



NEWBURGH HOUSING REPORT

WORKING PAPER I: HOUSING NEEDS ASSESSMENT

JUNE 4TH, 2021



ACKNOWLEDGMENTS

The Newburgh Housing Report is a multi-disciplinary planning initiative aimed at evaluating current housing needs in the City of Newburgh and stimulating new thinking about the city’s long-term housing policies. The report was completed thanks to a generous grant from the JP Morgan Chase Foundation and managed by a not-for-profit community development loan fund, the Leviticus 25:23 Alternative Fund (“Leviticus Fund”).

Kevin Dwarka LLC, a land use and economic consulting practice in New York City, was engaged to lead the technical aspects of the report with additional policy expertise and community engagement services provided by Pace Land Use Law Center.

This project would not have been possible without ongoing guidance from the City of Newburgh’s Department of Planning & Development, the Newburgh City Council, Newburgh Housing Coalition, and most importantly, the residents of Newburgh.

PROJECT TEAM

Greg Maher, Executive Director of the Leviticus Fund

Kayla Jeffrey, Senior Loan Officer of Leviticus Fund

Kevin Dwarka, Land Use & Economic Consultant

Jessica Bacher, Executive Director of Land Use Law Center

Tiffany Zezula, Deputy Director of Land Use Law Center

Diane Boston, Researcher

Aaron Magloire, Researcher

TABLE OF CONTENTS

INTRODUCTION	4
SECTION I: DEMOGRAPHIC, HOUSING, & ECONOMIC TRENDS	4
DEMOGRAPHIC PATTERNS	5
Population Trends	5
Racial Composition	5
Household Composition	6
Median Household Income	7
Family Income	8
Per Capita Income	9
Sources of Income	9
Poverty.....	10
Educational Attainment	12
HOUSING CONDITIONS	13
Homeownership Rate	13
Units per Housing Structure	14
Year of Construction	14
Value of Owner-Occupied Homes	15
Selected Monthly Homeowner Costs	16
Gross Rent.....	17
Cost Burden	18
Vacancy	19
ECONOMIC TRENDS.....	20
Unemployment.....	20
Sectoral Distribution of Working Residents.....	20
Locations of Jobs Held by Residents	21
Commuting Patterns	21
Newburgh’s Economic Base	22
SECTION II: COMMUNITY ENGAGEMENT	25
Newburgh Residents	25
Housing Survey	25
Community Listening Sessions	26
The City of Newburgh.....	30
Newburgh City Council	30
The Newburgh Housing Coalition	30
Housing Stakeholders.....	30
SECTION III: EXISTING HOUSING POLICIES, PROGRAMS AND PROJECTS.....	31
POLICIES AND REGULATIONS	31

NEWBURGH HOUSING NEEDS ASSESSMENT

Newburgh Comprehensive Plan (2008)	31
Newburgh Zoning Code	35
Newburgh Fair Housing Policy	40
PROGRAMS.....	41
Social Service Programs.....	41
Homeless Programs	42
Eviction Prevention Programs.....	42
Housing Choice Voucher Program.....	43
Community Capital Affordable Housing Remediation Fund	43
PROJECTS	44
Alembic's 2 Montgomery Street Proposal	44
Wireworks Building (109 South William Street)	44
Mill Street Housing Mid-Broadway Project	44
RUPCO Newburgh Progress.....	45
SECTION IV: SUMMARY OF HOUSING NEEDS.....	46
EQUITY NEEDS	46
LIVABILITY NEEDS	46
VITALITY NEEDS	46

INTRODUCTION

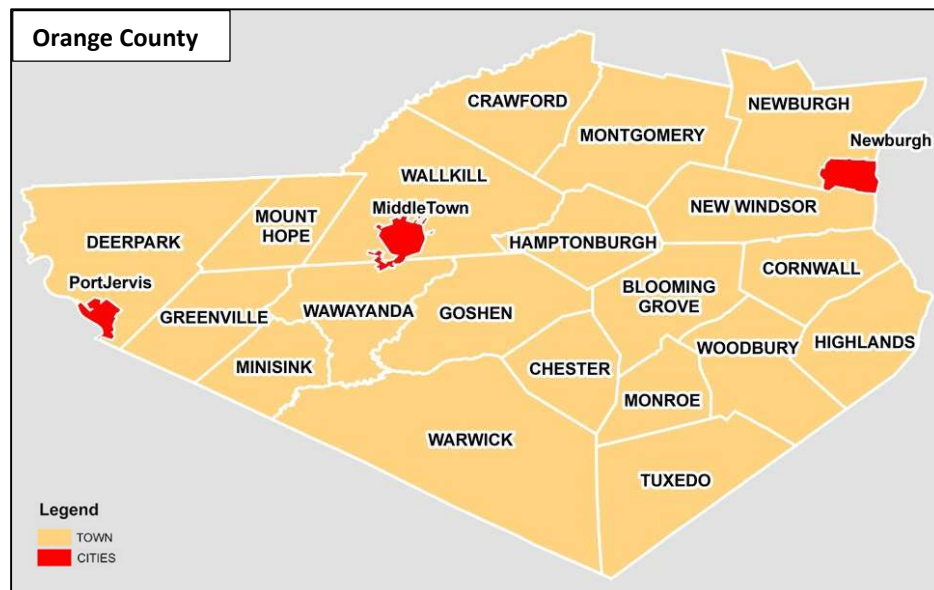
As the first of two working papers in the Newburgh Housing Report, this document includes four sections:

- **Section I** analyzes data related to the city’s demographic composition, housing conditions and economic trends.
- **Section II** describes the ways that the housing needs assessment was informed by various community engagement activities including facilitation of online listening sessions and administration of a resident survey.
- **Section III** reviews the City of Newburgh’s existing housing policies, programs, and policies.
- **Section IV** synthesizes the information from the preceding three sections in order to identify the key housing needs in the City of Newburgh.

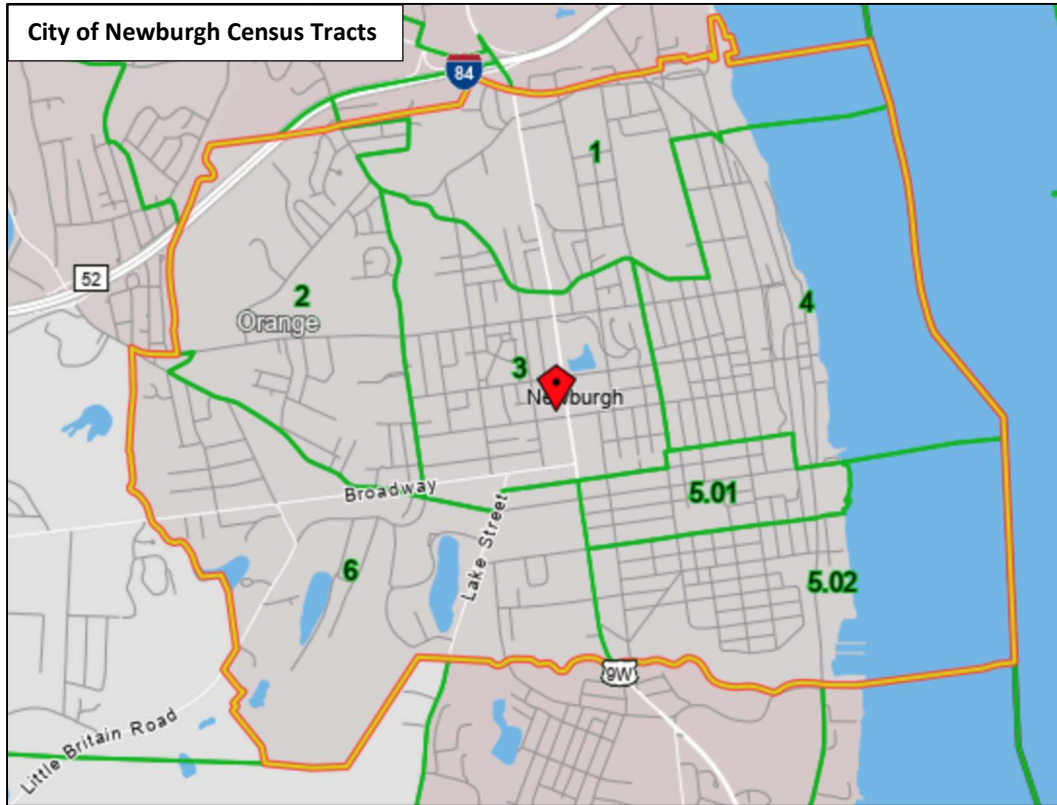
The Housing Needs Assessment was presented at multiple resident engagement and stakeholder outreach meetings as documented in Section II. The findings were then used to draft **Working Paper II: Newburgh Housing Policy Framework**.

SECTION I: DEMOGRAPHIC, HOUSING, & ECONOMIC TRENDS

This section draws largely upon data from the US Census American Community Survey (“ACS”) to compare the City of Newburgh to Orange County with regard to demographic composition, housing conditions, and economic trends. Data for certain metrics were also analyzed on a tract level in order to identify disparities existing between Newburgh’s seven census tracts: 1, 2, 3, 4, 5.01, 5.02, and 6.



Source: Real Estate Hudson Valley NY



Source: US Census OnTheMap

DEMOGRAPHIC PATTERNS

This section examines the city’s demographics in terms of population, household composition, race and ethnicity, income, poverty levels, educational attainment, unemployment, work transportation, and job sector.

Population Trends

While Orange County experienced a net population increase of nearly 11% from 2000 to 2014/18, Newburgh’s population experienced less than 1% over the same time period. Newburgh makes up about 7.5% of the total Orange County population.

Total Population (2000 – 2014/18)				
Place	2000	2010	2014/18	Percent Change (2000 – 2014/18)
City of Newburgh, NY	28,233	29,001	28,282	.2%
Orange County, NY	341,367	370,201	378,227	10.8%

Source: US Census Decennial, ACS

Racial Composition

Compared to Orange County as a whole, Newburgh has significantly larger shares of residents who identify as Black or African-American alone (24.3%) and Hispanic or Latino (50.8%), and a significantly smaller

NEWBURGH HOUSING NEEDS ASSESSMENT

share of residents who identify as White alone (20.2%).¹ The two geographies have similar shares of residents who identify as Asian alone or some other race alone.

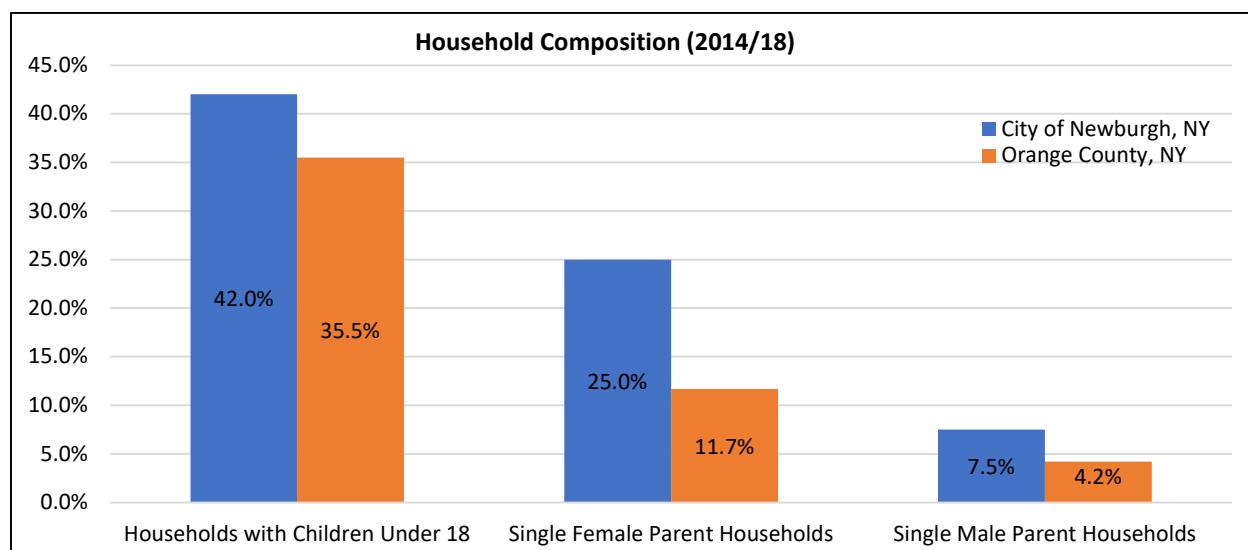
The racial composition of both Newburgh and Orange County has remained relatively consistent over time, though Newburgh's share of Black or African-American alone residents decreased by nearly 5% from 2007/11 to 2014/18.

Racial Composition and Hispanic Identification (2007/11 – 2014/18)								
	City of Newburgh, NY				Orange County, NY			
	2007/11		2014/18		2007/11		2014/18	
	#	%	#	%	#	%	#	%
Total:	28,999		28,282		371,833		378,227	
White alone	6,077	21%	5,698	20.2%	256,245	68.9%	245,605	64.9%
Black or African-American alone	8,444	29.1%	6,858	24.3%	34,300	9.2%	37,246	9.9%
Asian alone	125	0.4%	301	1.1%	8,941	2.4%	9,913	2.6%
Other race	414	1.4%	1,058	3.7%	7,390	2%	9,758	2.6%
Hispanic or Latino	13,939	48.1%	14,367	50.8%	64,957	17.5%	75,705	20%

Source: US Census ACS

Household Composition

Less than half of households in both Newburgh and Orange County have children under the age of eighteen. There are twice as many single female parent households as single male parent households in both geographies. Notably, single female parent households make up a quarter of all Newburgh households.

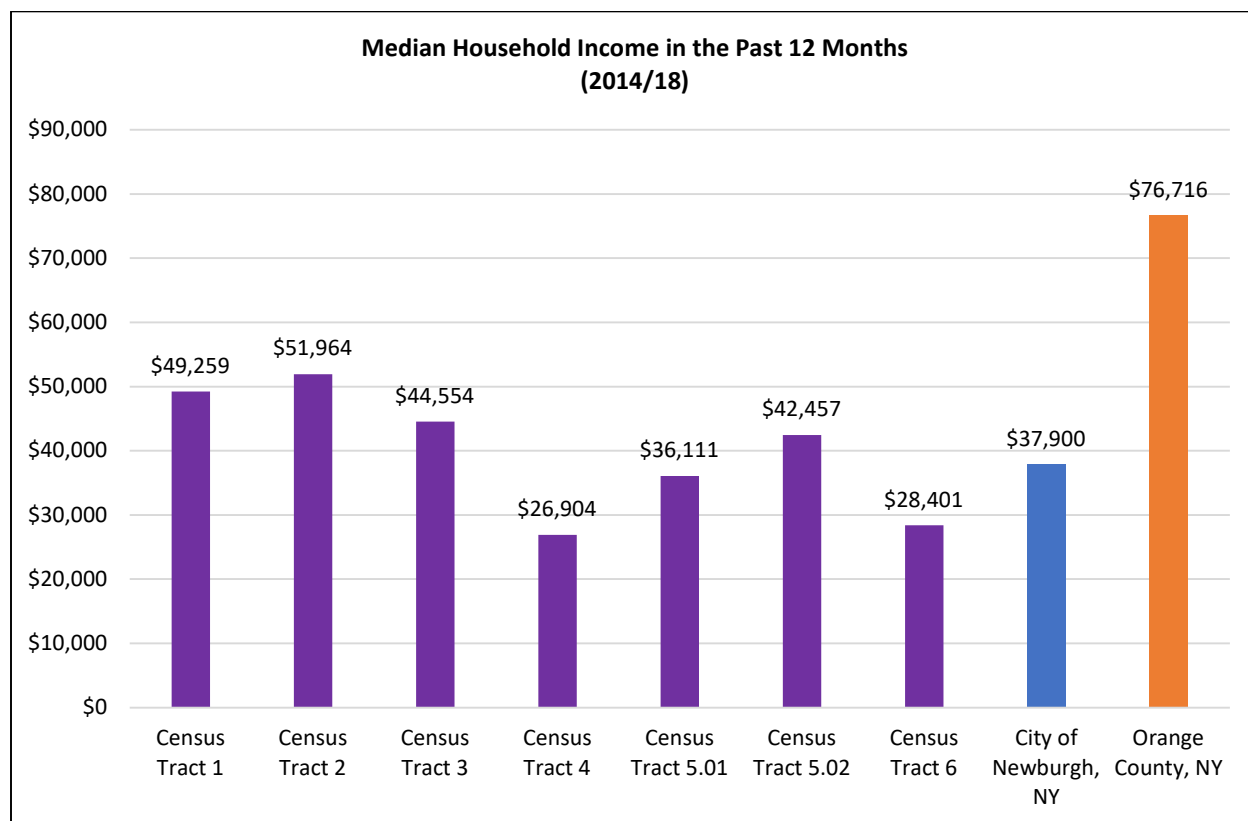


Source: US Census ACS

¹ Individuals identifying as "White alone" "Black of African-American alone" or "Asian alone" identify as only one race and do *not* identify as Hispanic. The term "Hispanic or Latino" indicates populations of any race who also identify as Hispanic or Latino.

Median Household Income

Newburgh's median household income is less than half that of Orange County. Median household income in Newburgh also varies considerably by census tract: the median household income of \$26,904 in Census Tract 4 is the lowest in the city, while the median household income of \$51,964 in Census Tract 2 is the highest in the city. Though some tracts perform better than others, Newburgh as a whole still struggles significantly in comparison to Orange County. About 61% of Newburgh households make less than \$50,000 per year; this figure drops to 34% of households in Orange County.



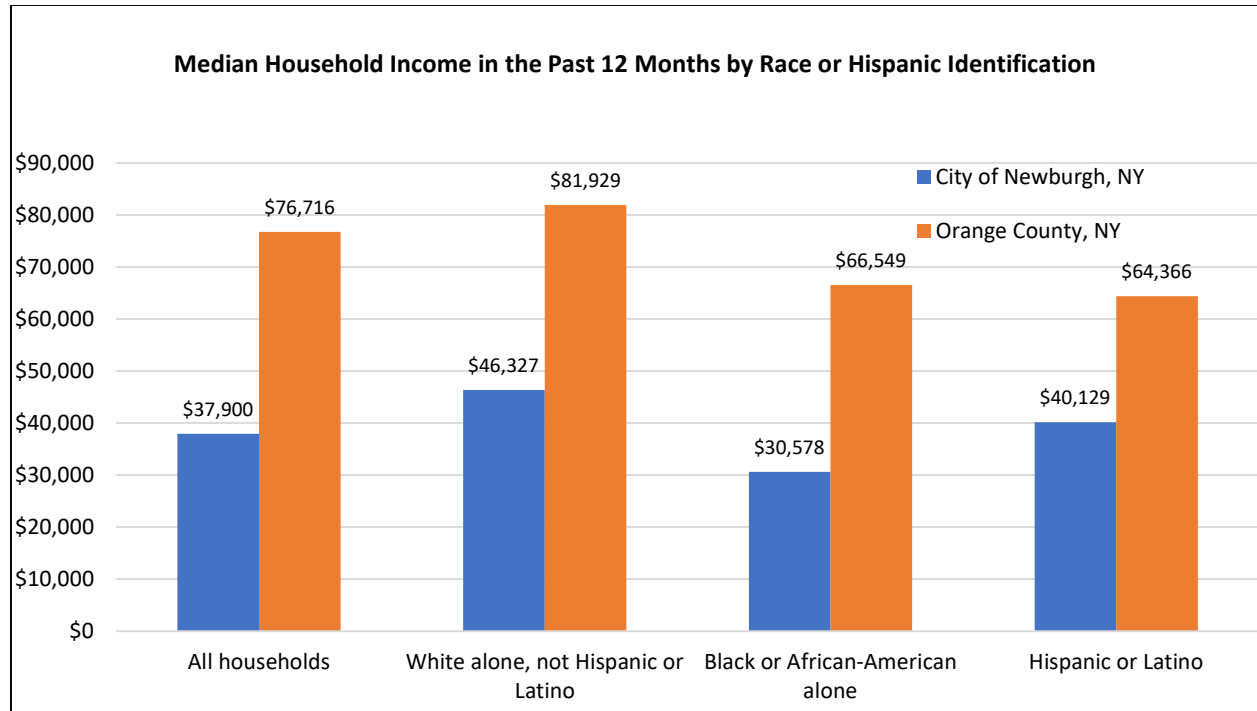
Source: US Census ACS

Between 2000 and 2014/18, Newburgh's median household income increased by 25%, from \$30,332 to \$37,900. Over the same time period, Orange County's median household income increased by 47%, from \$52,058 to \$76,716.

Median Household Income (2000 – 2014/18)			
Place	2000	2007/11	2014/18
City of Newburgh, NY	\$30,332	\$37,671	\$37,900
Orange County, NY	\$52,058	\$70,294	\$76,716

Source: US Census Decennial, ACS

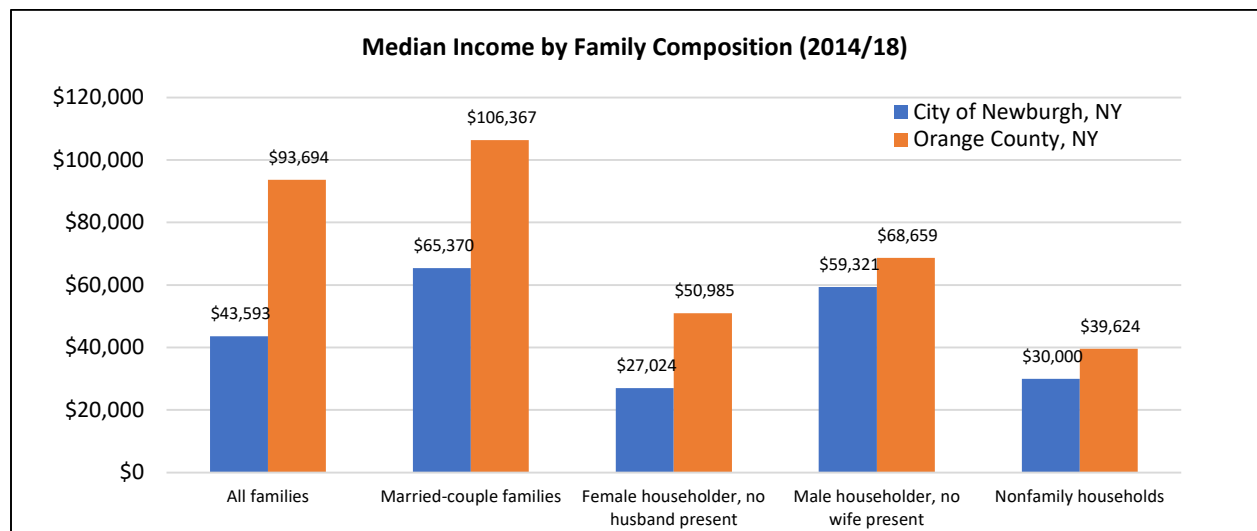
Regardless of race or Hispanic identification, median household income is lower in Newburgh than it is in Orange County. This disparity between the two geographies is the largest for households with Black or African-American alone householders; in Newburgh, these households make \$35,971 less than their Orange County counterparts.



Source: US Census ACS

Family Income

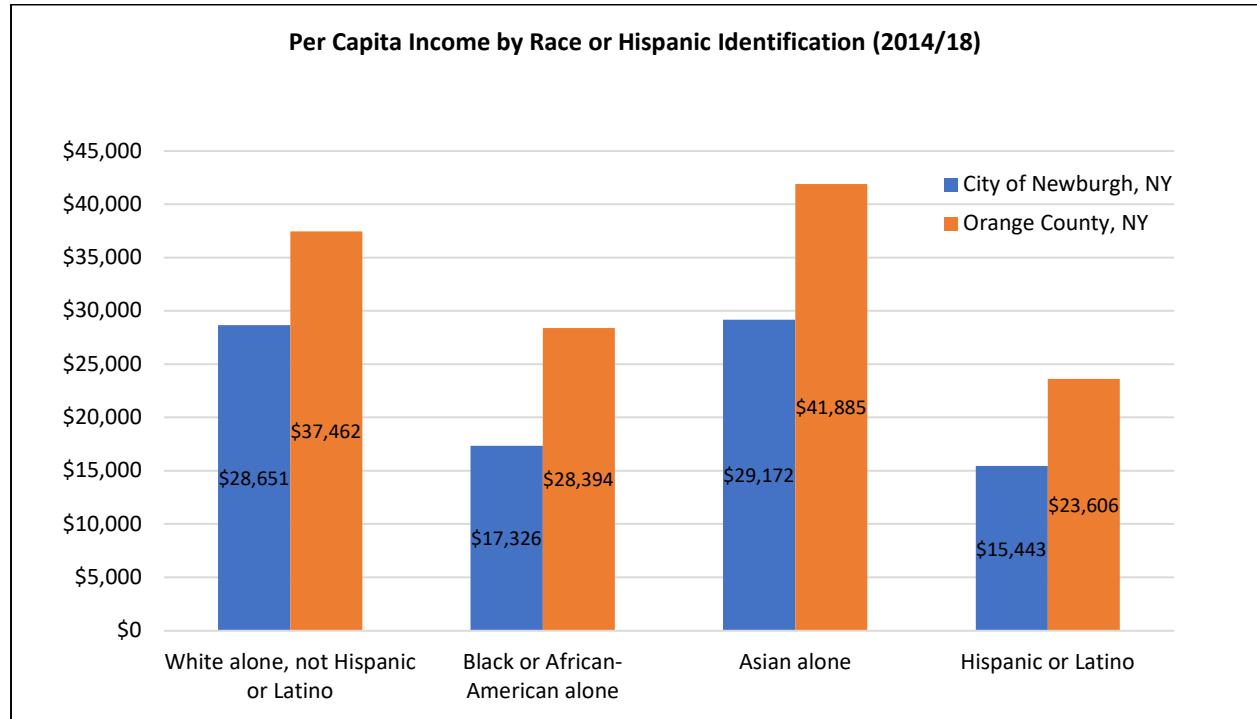
As with median household income, family income in Newburgh is lower than that of Orange County, regardless of factors such as family composition, number of earners, or family size. In both geographies, median family income plummets significantly (by \$16,569 in Newburgh and by \$42,709 in Orange County) for families led by single female parents and increases significantly (by \$21,777 in Newburgh and by \$12,673 in Orange County) for married-couple families. The median income for all Newburgh families is \$43,593, compared to \$93,694 for all Orange County families, making for a disparity of more than \$50,000.



Source: US Census ACS

Per Capita Income

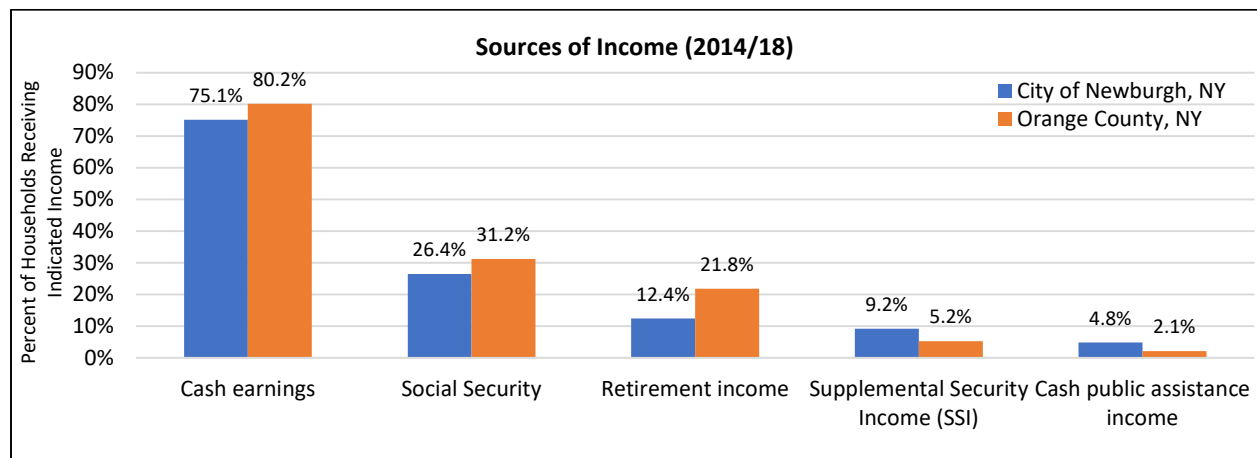
Regardless of race or Hispanic identification, per capita income is lower in Newburgh than it is in Orange County. In both geographies, Hispanic or Latino residents have the lowest per capita income, while Asian alone residents have the highest.



Source: US Census ACS

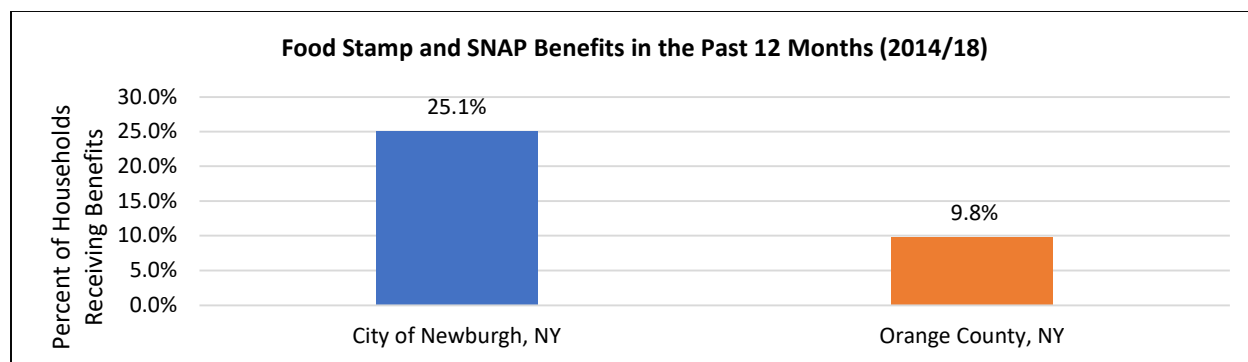
Sources of Income

In Newburgh and in Orange County, similar shares of households receive cash earnings, social security, and Supplemental Security Income (SSI). The share of households that receive retirement income in Newburgh is 10 percentage points lower than that of Orange County. Less than 5% of Newburgh households receive cash public assistance. However, a quarter of Newburgh households receive food stamp/SNAP benefits.



Source: US Census ACS

NEWBURGH HOUSING NEEDS ASSESSMENT



Source: US Census ACS

Poverty

Nearly a third of all people in Newburgh are living below the federal poverty level, compared to 11.8% of all people in Orange County. Within the City of Newburgh, poverty rate varies significantly by census tract, ranging from a low of 16.5% of all people in Census Tract 1 to a high of 52.1% of all people in Census Tract 6. Poverty status for individuals also varies by age. In Newburgh, the poverty rate for all individuals under 18 is 42.4%, while this number drops to 25% for all individuals 18 to 64 years of age, and drops even further to 14.3% for all individuals 65 years and older. Similar but less drastic shifts are seen in the Orange County population.

Poverty Status in the Past 12 Months for All People with Determined Poverty Status (2014/18)									
	Census Tract 1	Census Tract 2	Census Tract 3	Census Tract 4	Census Tract 5.01	Census Tract 5.02	Census Tract 6	City of Newburgh NY	Orange County NY
	Percent below poverty level								
All people with determined poverty status	16.5%	16.5%	27.5%	33.1%	28.7%	25.1%	52.1%	29.5%	11.8%
Under 18 years	36.2%	33%	42%	43.2%	31.4%	29.3%	69.5%	42.4%	18.6%
Under 5 years	43.7%	39.5%	51.3%	45.5%	56.9%	5.6%	68.1%	46.5%	21.9%
5 to 17 years	33.7%	30.4%	38.3%	41.6%	26.5%	37.5%	70.3%	40.6%	17.5%
Related children of householder under 18 years	36.2%	33%	41.8%	43%	31.4%	29.3%	69.5%	42.3%	18.3%
18 to 64 years	13.7%	10.8%	22.3%	33.3%	27%	21.6%	42.7%	25%	9.9%
18 to 34 years	14.2%	1.7%	28.6%	38.2%	32.6%	14.9%	40.9%	26.5%	12.6%
35 to 64 years	13.2%	16%	17.9%	29.2%	23.8%	27%	44.3%	23.8%	8.5%
60 years and over	1%	2.4%	10.7%	15.5%	25.3%	27.1%	35.6%	16%	7.6%
65 years and over	0.7%	3%	6.2%	7.8%	33.9%	31.3%	36.4%	14.3%	7.1%
Unrelated individuals 15 years and over	15.4%	11.9%	26.7%	39.1%	39.8%	39%	37.6%	30.8%	21.4%

Source: US Census ACS

NEWBURGH HOUSING NEEDS ASSESSMENT

Twenty seven percent of all families in Newburgh are living below the federal poverty level, compared to 8.5% of all families in Orange County. Within the City of Newburgh, poverty rate varies significantly by census tract, ranging from a low of 12.5% of all families in Census Tract 2 to a high of 49.8% of all families in Census Tract 6. Poverty status for families also varies by family type. In Newburgh, the poverty rate is 14.8% for married-couple families, 9.9% for single male parent families, and 46.2% for single female parent families. Similar but less drastic shifts are seen in Orange County families as well, though the poverty rate for Orange County married-couple families is slightly lower than that of Orange County single male parent families, while the opposite is true in Newburgh.

Poverty Status in the Past Twelve Months by Family Type (2014/18)									
	Census Tract 1	Census Tract 2	Census Tract 3	Census Tract 4	Census Tract 5.01	Census Tract 5.02	Census Tract 6	City of Newburgh NY	Orange County NY
Percent below poverty level									
All families:	19%	12.5%	22.8%	30.9%	24.2%	24.3%	49.8%	27%	8.5%
Married-couple family	0%	10.9%	8%	14.3%	16.1%	25.7%	28.5%	14.8%	5.9%
Male householder, no wife present	0%	0%	0%	37.7%	16.5%	3.2%	40.8%	9.9%	7.5%
Female householder, no husband present	46.2%	18.7%	46.6%	38.9%	41.6%	43%	73.1%	46.2%	20.8%

Source: US Census ACS

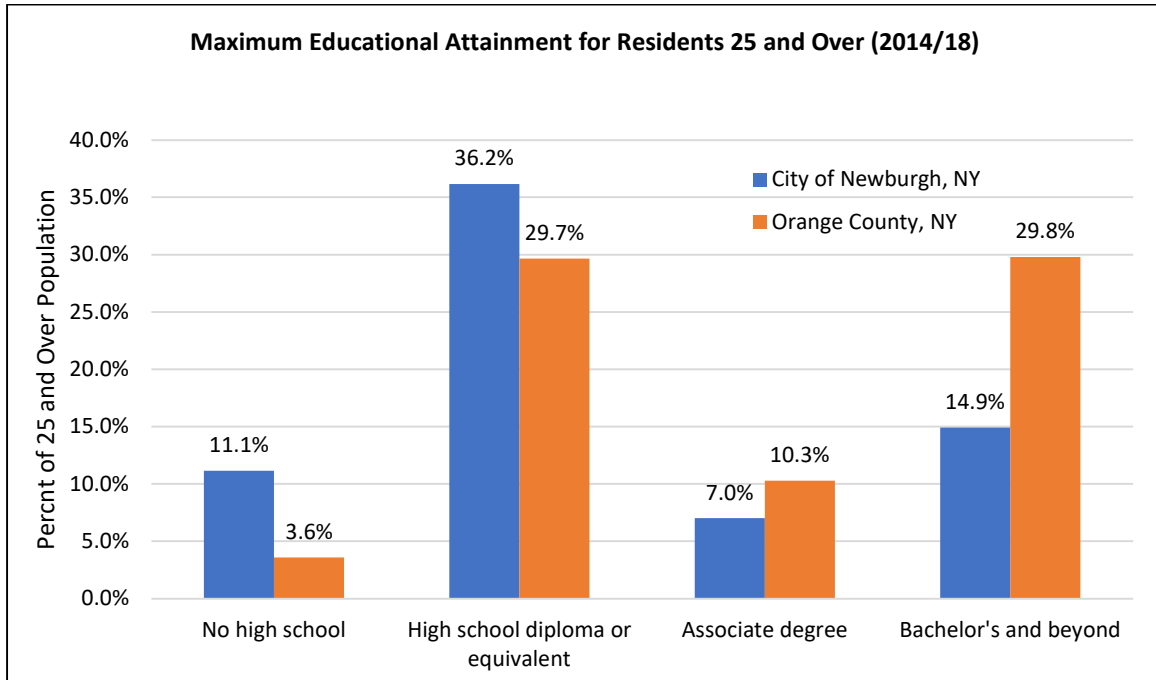
By race or Hispanic identification, individuals and families in both Newburgh and Orange County experience similar rates of poverty. In both geographies, individuals and families identifying as Black or African-American alone; Hispanic or Latino; and Other race experience similar poverty rates. White alone non-Hispanic individuals and families experience slightly lower poverty rates, and Asian alone individuals and families experience significantly lower poverty rates.

Poverty Status in the Past Twelve Months by Race or Hispanic Identification (2014/18)		
	City of Newburgh, NY	Orange County, NY
Individuals	% below poverty level	
White alone, not Hispanic or Latino	23.2%	10.8%
Black or African-American alone	35.7%	13.4%
Asian alone	5.7%	8.8%
Other race	32.2%	16.6%
Hispanic or Latino	29.7%	14.9%
Families, by householder	% below poverty level	
White alone, not Hispanic or Latino	20.8%	7.5%
Black or African-American alone	33.2%	9.8%
Asian alone	0%	4.6%
Other race	28.8%	13.8%
Hispanic or Latino	27.4%	11.5%

Source: US Census ACS

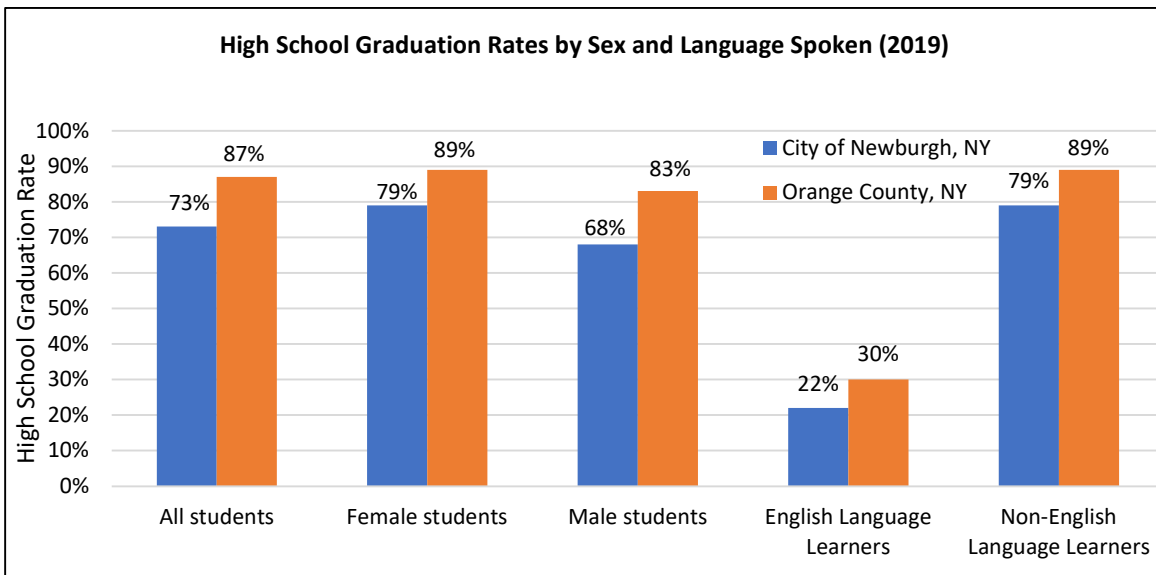
Educational Attainment

Newburgh's share of residents 25 years and older who have a bachelor's degree or beyond is just half that of Orange County. Meanwhile, Newburgh's share of residents 25 years and older who did not attend high school is more than three times that of Orange County.



Source: US Census ACS

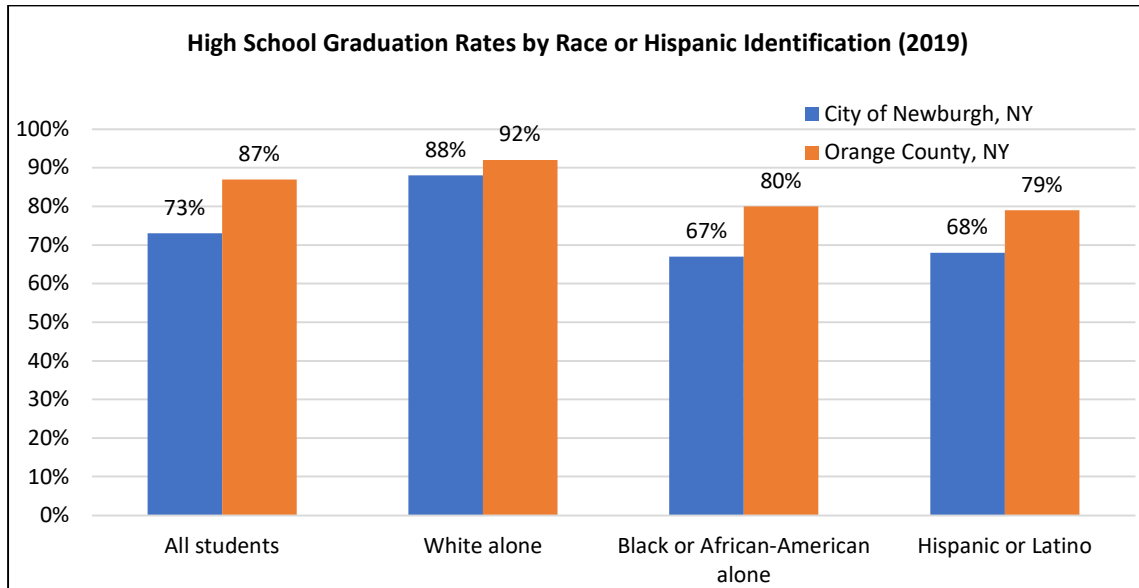
Newburgh has a high school graduation rate for all students of 73%, compared to Orange County's rate of 87%. In both geographies, this rate increases slightly for female students, decreases slightly for male students, and decreases drastically for students who are English Language Learners (ELL).



Source: NYS Education Department

NEWBURGH HOUSING NEEDS ASSESSMENT

Newburgh's graduation rate increases by 15 percentage points for White alone students but drops by about 6 percentage points for Black or African-American alone and Hispanic or Latino students. Similar shifts occur in Orange County. Notably, when the City of Newburgh is removed from graduation rate calculations for Orange County, the graduation rate of Black or African-American alone students in Orange County jumps to 87%, creating a graduation rate difference of 20 percentage points between Newburgh and non-Newburgh Black students in Orange County.



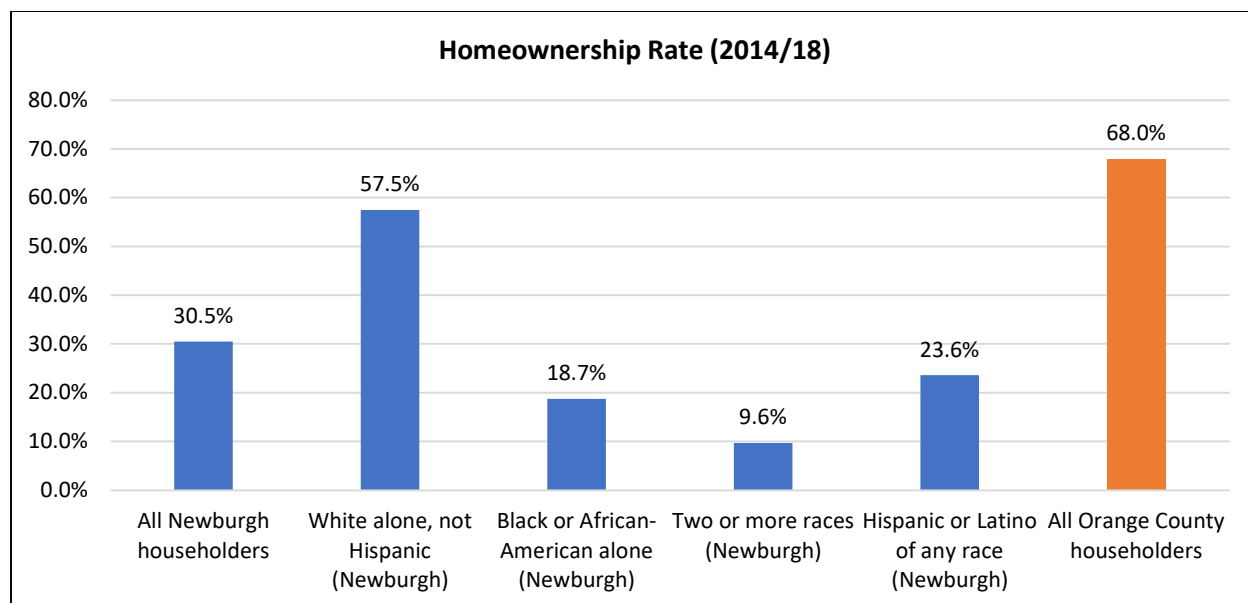
Source: NYS Education Department

HOUSING CONDITIONS

This section examines the city's housing conditions in terms of homeownership rates, number of units, year of construction, median home value, rent and selected monthly homeowner costs, cost burden rates, and vacancy rates. For most variables, the City of Newburgh is compared to Orange County, and for some variables, Newburgh data is analyzed on a tract level.

Homeownership Rate

Newburgh's homeownership rate (30.5%) is less than half that of Orange County (68%). Within Newburgh, residents who are White alone, non-Hispanic have the highest homeownership rate at 57.5%, a rate three times higher than that of Black or African-American residents (18.7%) and 2.4 times higher than that of Hispanic or Latino residents (23.6%).



Source: US Census ACS

Units per Housing Structure

Only one-third of Newburgh's housing structures are single-family, compared to almost three-quarters of Orange County's housing structures. Newburgh's share of multi-family housing structures (3 or more units) is more than twice that of Orange County. Furthermore, 16.6% of Orange County's multi-family units exist in Newburgh. There are 1,063 multi-family units per square mile in Newburgh, while there are only 6 multi-family units per square mile in Orange County.

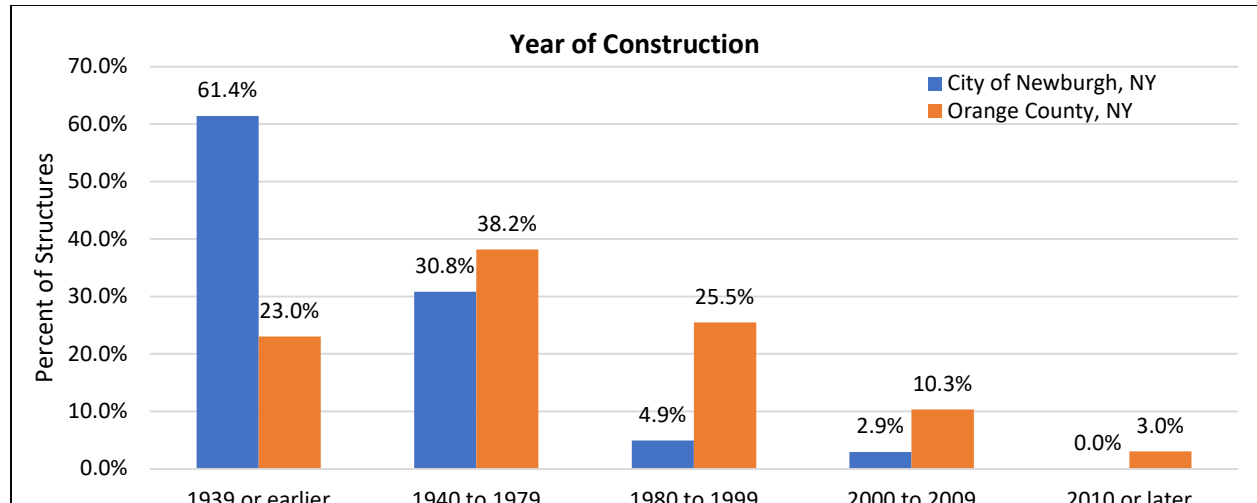
Units per Housing Structure (2014/18)				
	City of Newburgh, NY		Orange County, NY	
	# of structures	% of total	# of structures	% of total
Total structures:	11,765		142,360	
1-unit	3,924	33.4%	102,497	72%
2-unit	2,758	23.4%	9,289	6.5%
3 or more units	5,083	43.2%	30,574	21.5%

Source: US Census ACS

Year of Construction

Newburgh's housing structures are largely older than those of Orange County. More than 60% of Newburgh's structures were built before 1940, while this is true for less than a quarter of Orange County structures. Conversely, less than 3% of Newburgh housing structures were built in the 21st century, compared to just over 13% of Orange County structures.

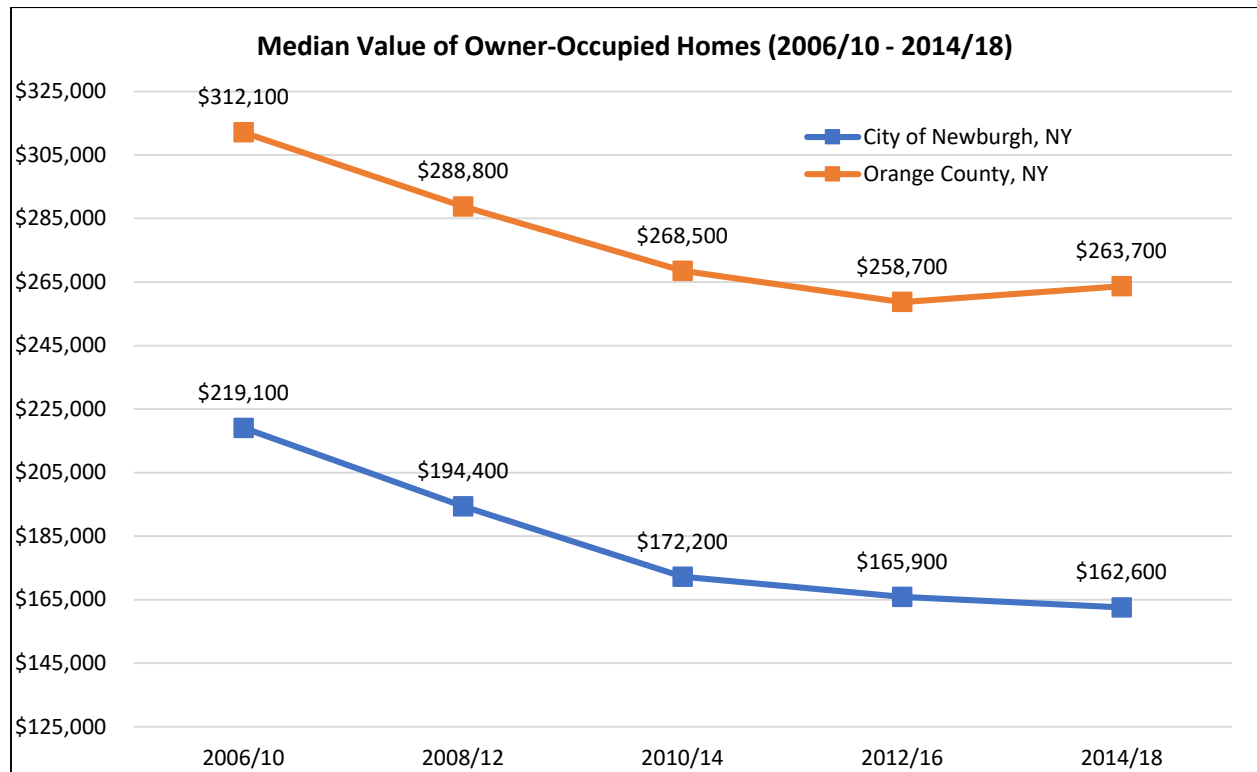
NEWBURGH HOUSING NEEDS ASSESSMENT



Source: US Census ACS

Value of Owner-Occupied Homes

From 2006/10 to 2014/18, the median value of owner-occupied homes in Newburgh steadily decreased. A similar downward trend also occurred in Orange County. However, Orange County saw a slight increase in median value from 2012/16 to 2014/18. In 2006/10, the median value of owner-occupied homes was \$219,100 in Newburgh and \$312,100 in Orange County; in 2014/18, these values were \$162,600 and \$263,700, respectively.



Source: US Census ACS

The decline of housing value in both geographies is also indicated by their increasing shares of owner-occupied homes valued under \$200,000 and their decreasing shares of more expensive homes. Newburgh

NEWBURGH HOUSING NEEDS ASSESSMENT

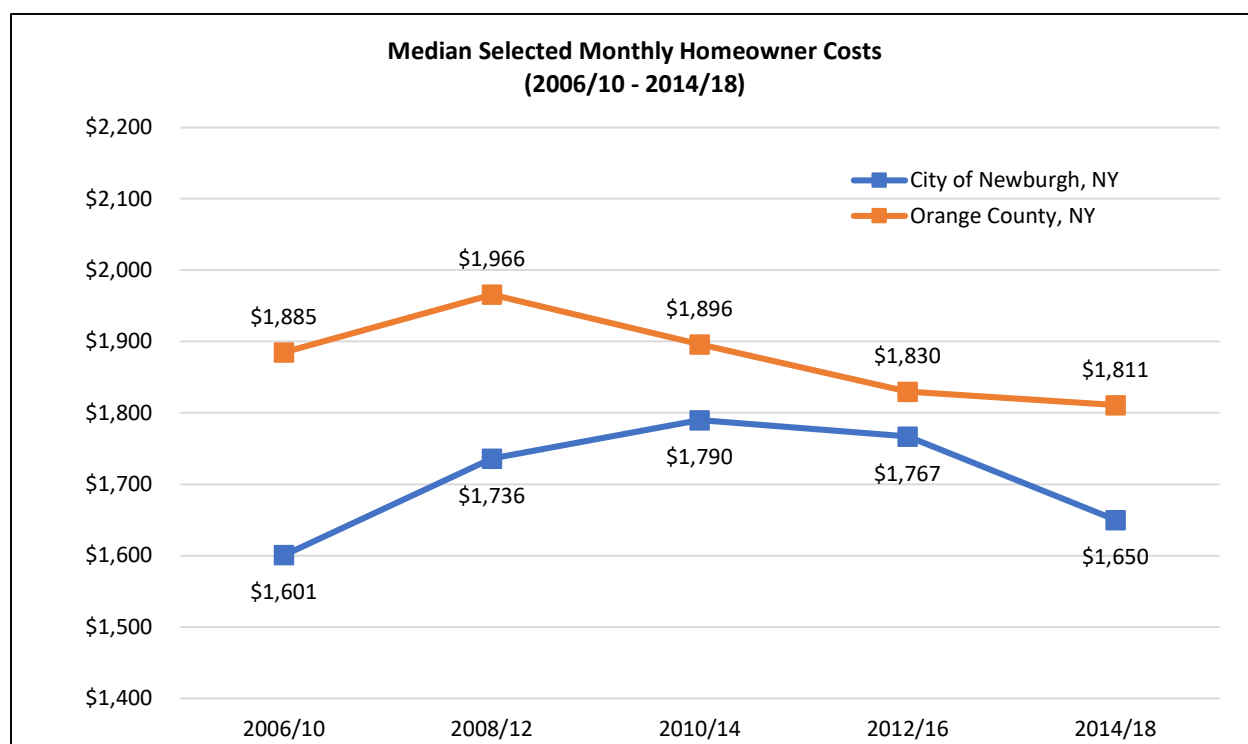
remains a less expensive housing market than Orange County, but both markets have become less expensive over time.

Value of Owner-Occupied Homes				
	City of Newburgh, NY		Orange County, NY	
Value	2007/11	2014/18	2007/11	2014/18
Total homes:	3,214	2,855	88,027	86,266
Under \$200,000	45.8%	64.5%	19.2%	29.4%
\$200,000 to \$999,999	54.2%	35.1%	79.7%	69.6%
\$1,000,000 or more	1%	0.4%	1.1%	1%

Source: US Census ACS

Selected Monthly Homeowner Costs

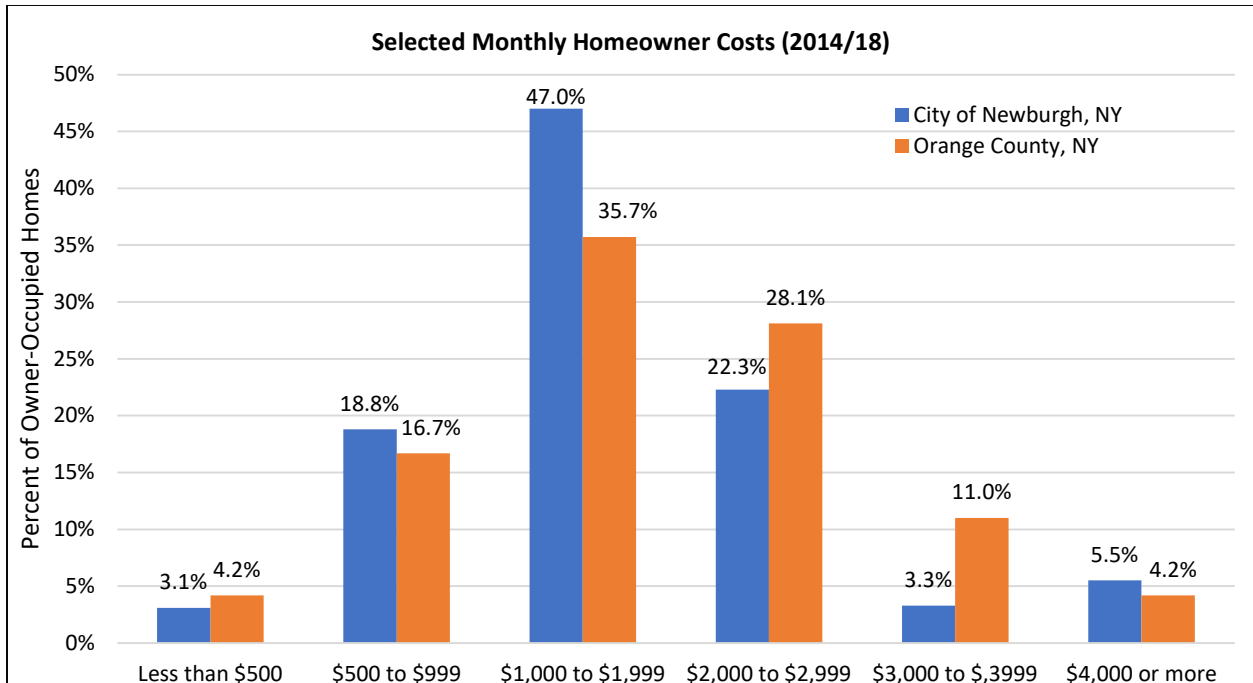
Between 2006/10 and 2014/18, the median selected monthly homeowner costs for both Newburgh and Orange County remained relatively consistent. Newburgh's median selected monthly homeowner costs experienced a slight net increase, while that of Orange County experienced a slight net decrease.



Source: US Census ACS

Though median values for both geographies sit below \$2,000, 22.3% of owner-occupied Newburgh homes and 28.1% of owner-occupied Orange County homes have selected monthly homeowner costs of \$2,000 to \$2,999. Selected monthly homeowner costs of \$3,000 or more, as well as costs less than \$500, are relatively infrequent in both geographies.

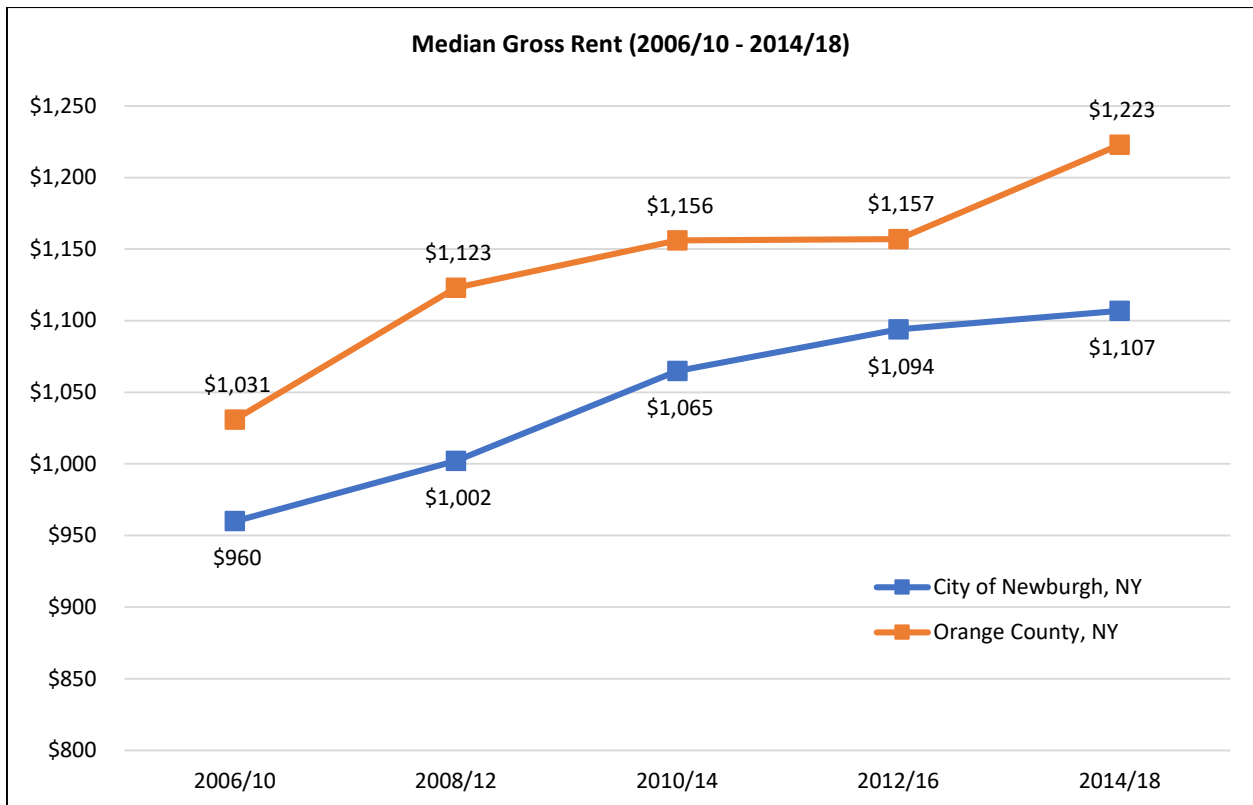
NEWBURGH HOUSING NEEDS ASSESSMENT



Source: US Census ACS

Gross Rent

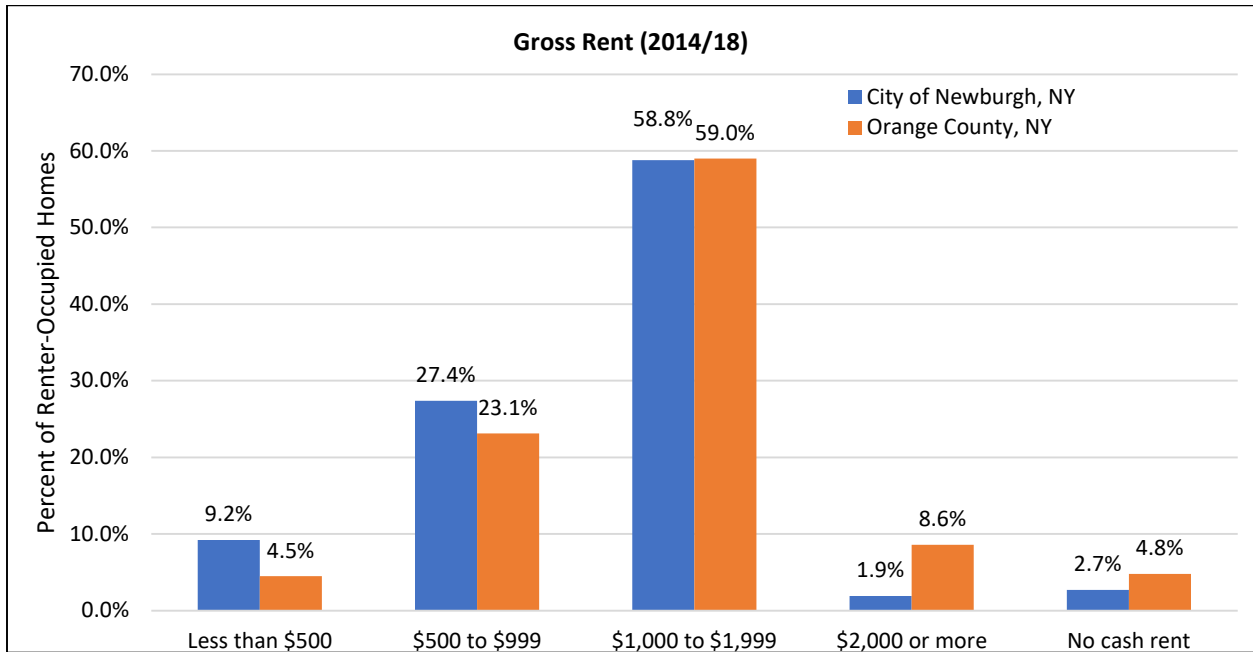
From 2006/10 to 2014/18, median gross rent experienced a net increase in both Newburgh and Orange County.



Source: US Census ACS

NEWBURGH HOUSING NEEDS ASSESSMENT

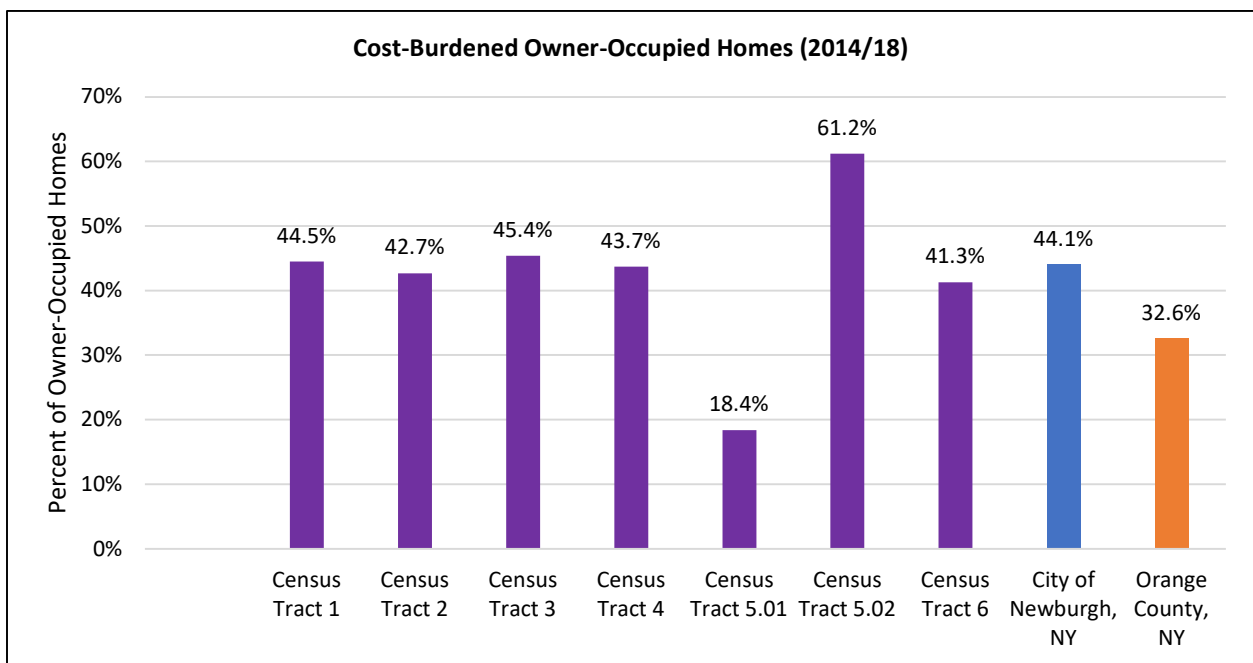
Gross rent values of \$2,000 or more are relatively infrequent in both geographies, as are households that have no cash rent or rent less than \$500. Nearly 60% of renter-owned households in both geographies have gross rent values of \$1,000 to \$1,999.



Source: US Census ACS

Cost Burden

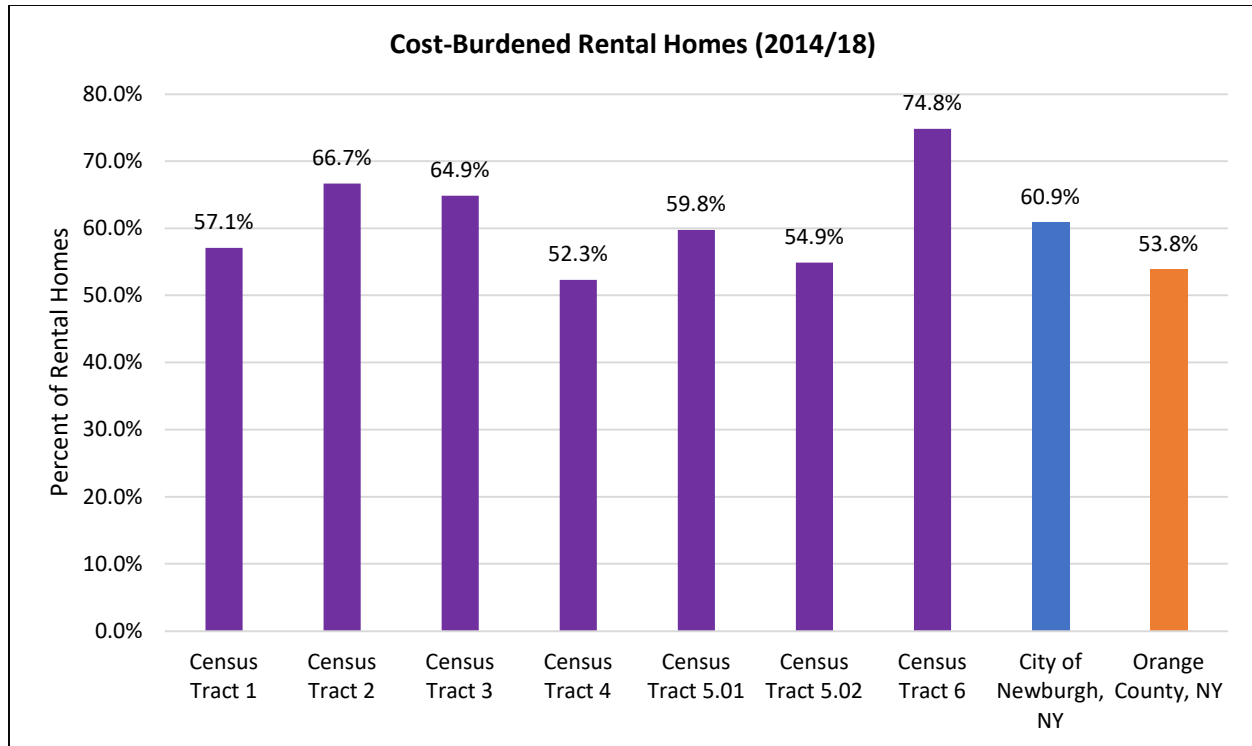
In Newburgh, 44.1% of owner-occupied homes are cost-burdened, compared to 32.6% of owner-occupied Orange County homes. Within Newburgh, the cost burden rates of the census tracts mirror that of the city as a whole, except in Census Tracts 5.01 and 5.02.



Source: US Census ACS

NEWBURGH HOUSING NEEDS ASSESSMENT

Cost burden rates increase significantly for renter-occupied homes in both geographies: Newburgh's cost burden rate for rental homes is 60.9%, while Orange County's is 53.8%. Within Newburgh, there is no census tract with a cost burden rate below 50%. The highest rate is found in Census Tract 6, at 74.8%, while the lowest, 52.3%, is found in Census Tract 4.



Source: US Census ACS

Vacancy

Newburgh's vacancy rate is almost double that of Orange County, though the vacancy rate of both geographies has increased over time. Within Newburgh, Census Tracts 4 and 5.02 experience inordinately high vacancy rates.

Vacant Housing Units (2007/11 – 2014/18)				
Place	2007/11		2014/18	
	#	% of all housing units	#	% of all housing units
Census Tract 1	164	13.9%	182	14.4%
Census Tract 2	28	3.0%	127	12.0%
Census Tract 3	303	14.0%	442	18.0%
Census Tract 4	665	26.0%	854	32.9%
Census Tract 5.01	159	13.0%	192	13.9%
Census Tract 5.02	330	22.2%	450	29.2%
Census Tract 6	109	7.8%	160	10.6%
City of Newburgh, NY	1,758	16.1%	2,407	20.5%
Orange County, NY	11,392	8.4%	15,584	10.9%

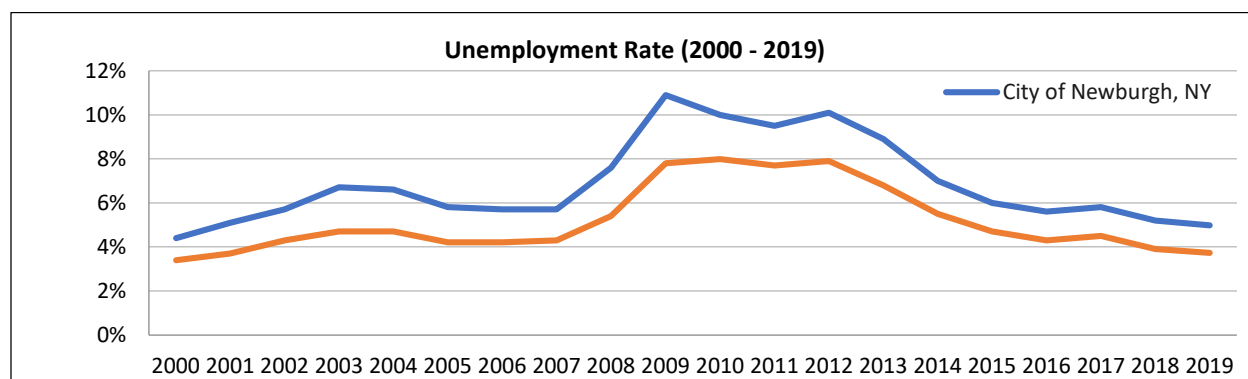
Source: US Census ACS

ECONOMIC TRENDS

This section examines the city's economic trends in terms of unemployment trends, the jobs held by Newburgh residents, commuting patterns and the jobs located within the City of Newburgh.

Unemployment

Barring a spike during the Great Recession (2007-2009), unemployment rates in Newburgh and Orange County remained relatively consistent from 2000 to 2019, with Newburgh's rates consistently 1-2% higher than those of Orange County. Newburgh's unemployment rate peaked in 2009 at 10.9%, while Orange County's unemployment rate peaked in 2010 at 8%.



Source: Bureau of Labor Statistics

More than 17% of Newburgh residents aged 16 to 19 are both out of school and out of work (either unemployed or not in the labor force), compared to 7.9% of Orange County residents in the same age group. In Newburgh, there is a striking sex-based disparity within this population: 274 Newburgh males aged 16 to 19 (26.9% of males in that age group) are both out of school and out of work, while the same is true for only 74 Newburgh females aged 16-19 (7.5% of females in that age group). This disparity is less striking in Orange County, where 8.1% of males aged 16-19 and 7.6% of females aged 16-19 are both out of school and out of work.

Sectoral Distribution of Working Residents

About one-third of the jobs held by working residents in both Newburgh and Orange County exist in either Health Care and Social Assistance or Retail Trade. Orange County has a higher share of jobs in the Educational Services sector than Newburgh, though the sector is relatively popular in both geographies.

Newburgh Working Resident Job Count by NAICS Industry Sector (2017)		
NAICS Industry Sector	# of jobs	% of total
Total jobs:	11,469	
Health Care and Social Assistance	1,979	17.3%
Retail Trade	1,590	13.9%
Accommodation and Food Services	1,020	8.9%
Administration & Support, Waste Management and Remediation	909	7.9%
Educational Services	901	7.9%
All other sectors	5,070	44.2%

Source: US Census OnTheMap

Orange County Working Resident Job Count by NAICS Industry Sector (2017)		
NAICS Industry Sector	# of jobs	% of total
Total jobs:	167,409	
Health Care and Social Assistance	27,740	16.6%
Retail Trade	21,095	12.6%
Educational Services	20,222	12.1%
Accommodation and Food Services	11,676	7.0%
Public Administration	9,814	5.9%
All other sectors	76,862	45.8%

Source: US Census OnTheMap

Locations of Jobs Held by Residents

In 2017, the five places with the five largest shares of jobs held by Newburgh residents were Newburgh, New York City, and the CDPs of Gardnertown, New Windsor, and Orange Lake. The majority (63%) of working Newburgh residents, however, are employed in a variety of other locations.

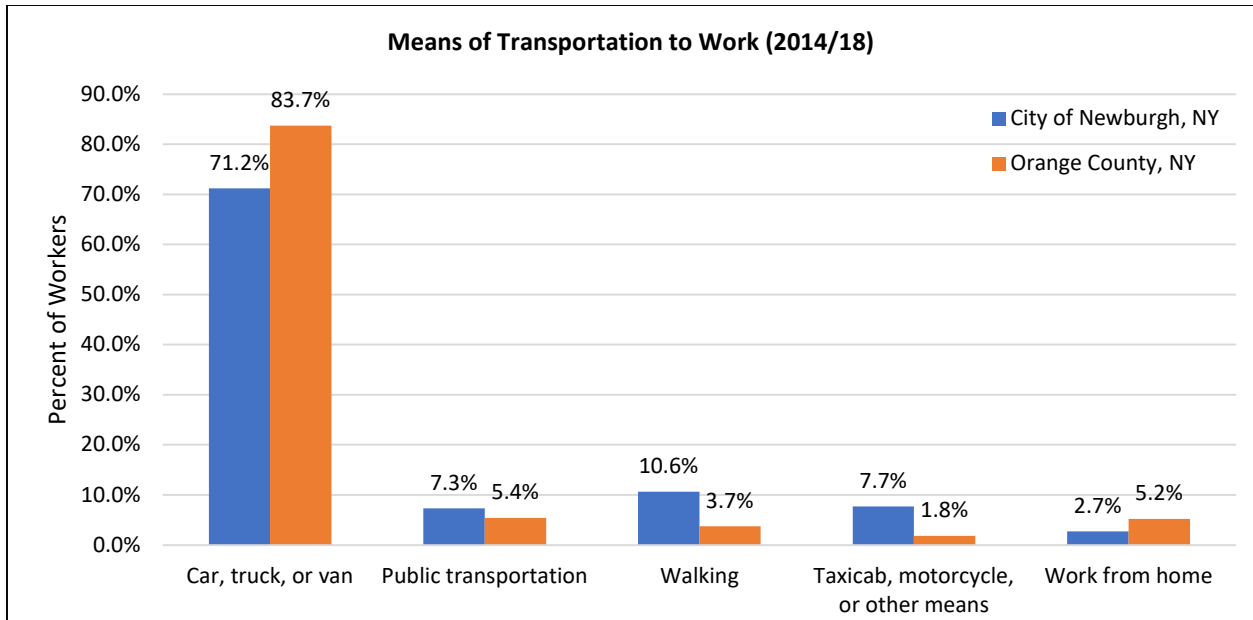
Job Counts by Places Where Newburgh Working Residents are Employed (2008, 2012, 2017)						
	2008		2012		2017	
Place of Employment	#	%	#	%	#	%
All places:	10,952		7,887		11,469	
City of Newburgh, NY	1,350	12.3%	1,273	16.1%	1,578	13.8%
City of New York, NY	1,357	12.4%	657	8.3%	1,911	16.7%
Gardnertown CDP, NY	305	2.8%	309	3.9%	214	1.9%
New Windsor CDP, NY	208	1.9%	207	2.6%	296	2.6%
Orange Lake CDP, NY	308	2.8%	305	3.9%	243	2.1%
All other locations	7,424	67.8%	5,136	65.1%	7,227	63.0%

Source: US Census OnTheMap

Commuting Patterns

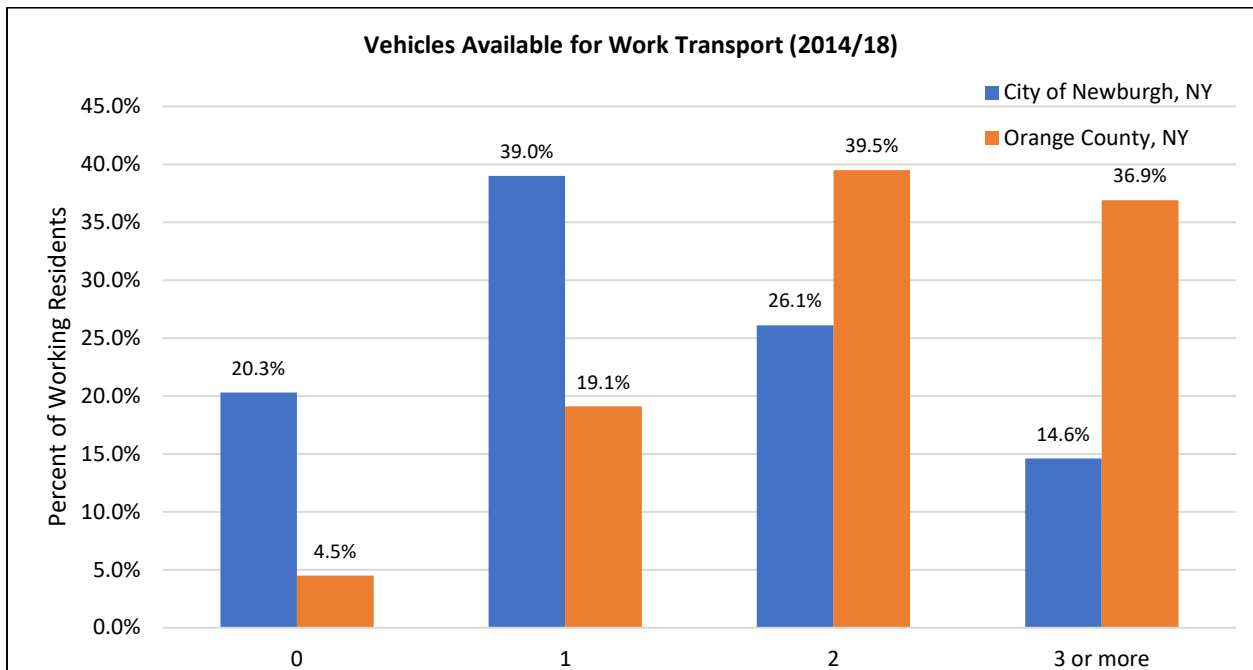
In total, 11,501 jobs are held by people employed in Newburgh, and 11,469 jobs are held by Newburgh residents. 1,578 jobs are held by people who both live and work in Newburgh, while 9,923 jobs are held by people who work, but do not live, in Newburgh, and 9,891 jobs are held by people who live, but do not work, in Newburgh. In both Newburgh and Orange County, the overwhelming majority of working residents commute to work by car, truck, or van. Public transportation usage and working from home are relatively infrequent in both geographies.

NEWBURGH HOUSING NEEDS ASSESSMENT



Source: US Census ACS

Though car, truck, or van is the most popular form of work transport in Newburgh, just over 20% of Newburgh's working residents are without access to a vehicle, compared to less than 5% of Orange County working residents.

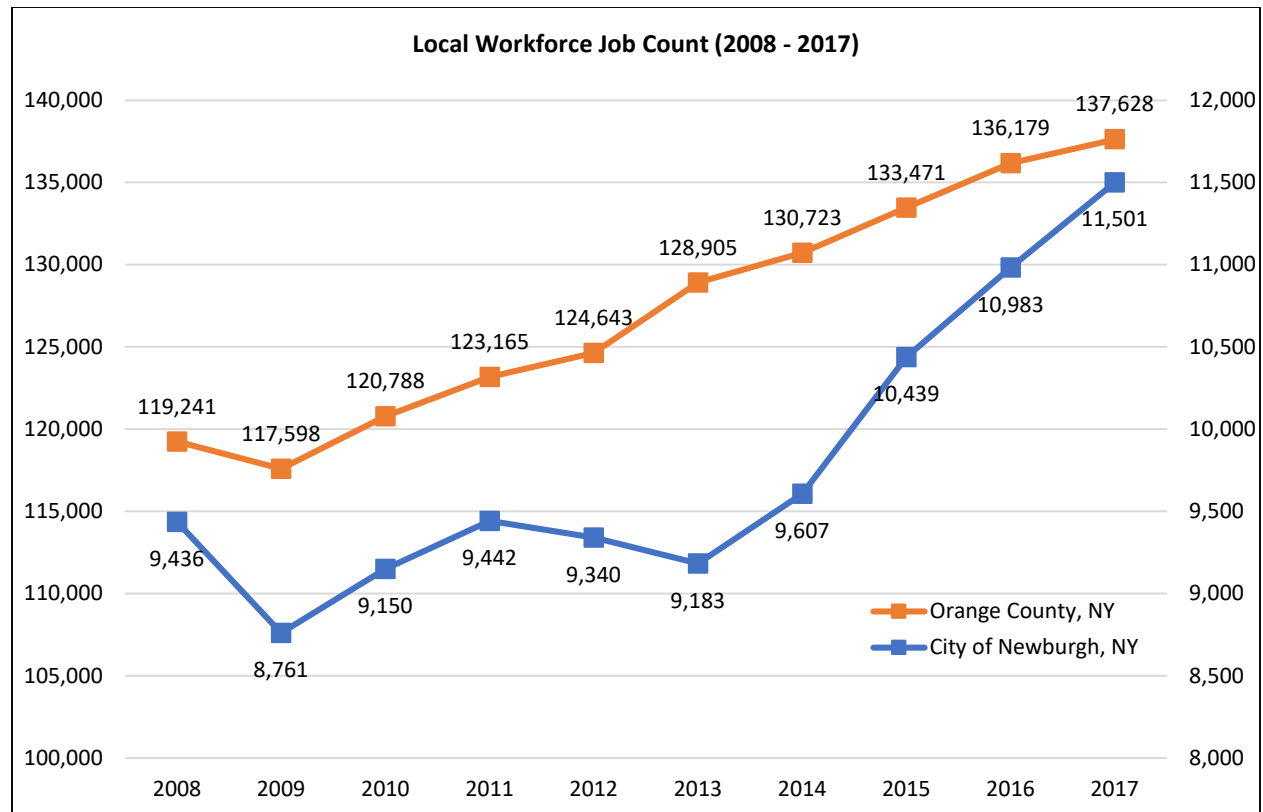


Source: US Census ACS

Newburgh's Economic Base

The total number of jobs located in both Newburgh and Orange County decreased from 2008 to 2009, a time period notably marked by the Great Recession. While the number of Orange County's jobs steadily increased from 2009 to 2017, Newburgh's jobs experienced another decline in 2012 and in 2013.

NEWBURGH HOUSING NEEDS ASSESSMENT



Source: US Census OnTheMap

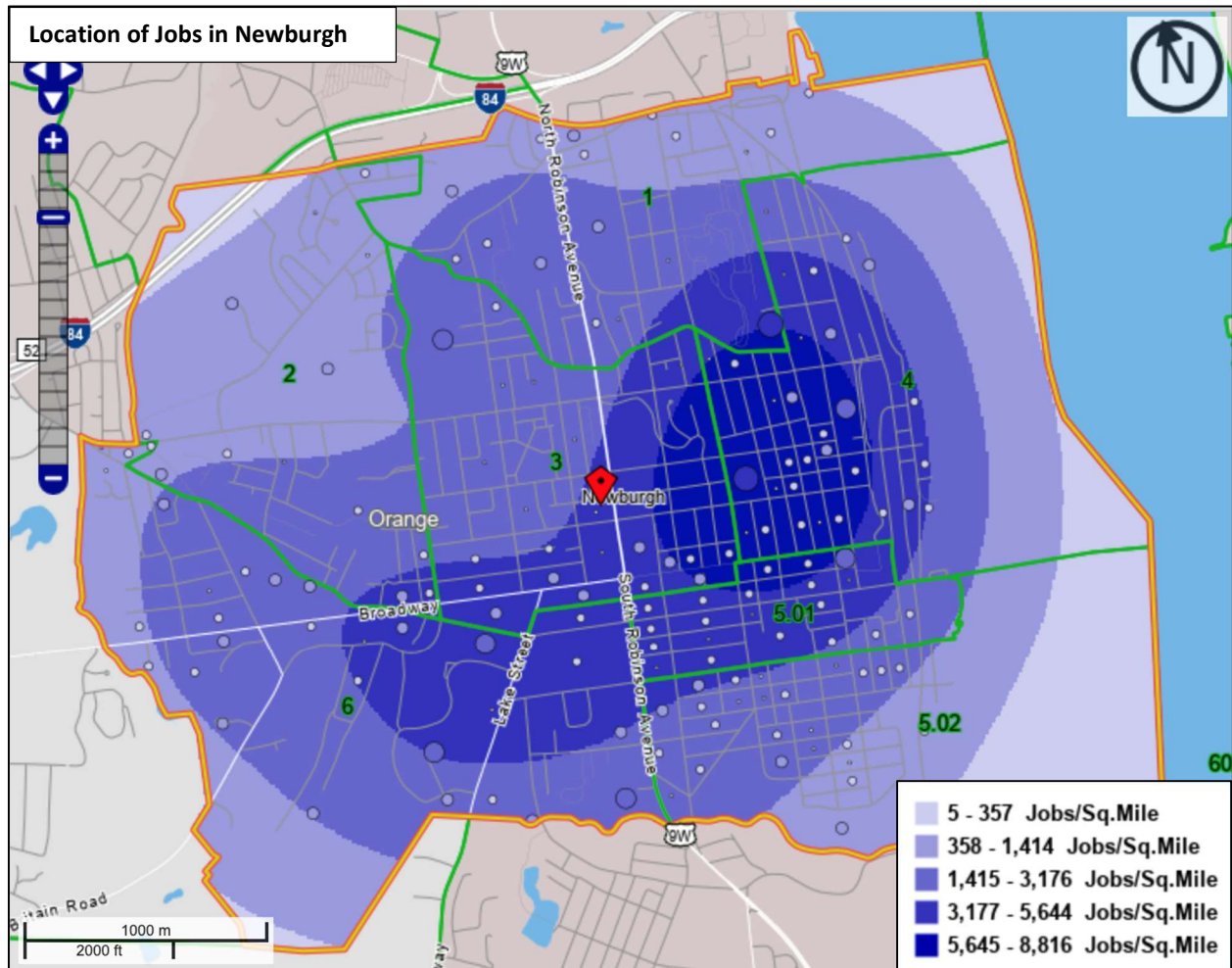
More than a quarter of the jobs located within Newburgh and nearly 20% of the jobs in Orange County exist in the Health Care and Social Assistance Sector. While the Retail Trade sector contains more than 15% of the jobs in Orange County, the sector contains less than 3% of Newburgh jobs.

Jobs Located in Newburgh and Orange County by Sector (2017)					
Newburgh			Orange County		
NAICS Industry Sector	Jobs (#)	% of total	NAICS Industry Sector	Jobs (#)	% of total
Total jobs:	11,501		Total jobs:	137,628	
Health Care and Social Assistance	3,078	26.8%	Health Care and Social Assistance	24,311	17.7%
Educational Services	2,224	19.3%	Retail Trade	20,978	15.2%
Administration & Support, Waste Management and Remediation	1,642	14.3%	Educational Services	15,355	11.2%
Manufacturing	647	5.6%	Accommodation and Food Services	9,611	7.0%
Accommodation and Food Services	606	5.3%	Administration & Support, Waste Management and Remediation	8,692	6.3%
All other sectors	3,304	28.7%	All other sectors	58,681	42.6%

Source: US Census on the Map

NEWBURGH HOUSING NEEDS ASSESSMENT

As shown in the heat map below, most of Newburgh's jobs are located within the city's downtown. Further from the center of the city, there are fewer jobs per square mile.



SECTION II: COMMUNITY ENGAGEMENT

As a means of further understanding Newburgh's housing needs, the consulting team undertook a robust community engagement process that included outreach to (1) residents; (2) the City of Newburgh; (3) the Newburgh City Council; (4) members of the Newburgh Housing Coalition; and (5) housing stakeholders. Presented below is a summary of the various ways these groups helped identify housing needs and also evaluate the responsiveness of proposed policy solutions to meeting these needs.

Newburgh Residents

The residents of Newburgh were actively engaged in four critical ways. First, information about the Newburgh Housing Policy report was published on the Leviticus Fund website. The City of Newburgh and the city's housing stakeholders posted links to the documents on social media sites to help build community awareness of the project. Second, four online community listening sessions were held in September 2020 to collect direct input from local residents. Third, the project team launched an online housing needs survey in December 2020 to collect information on housing needs from residents who might not have been able to participate in the online listening sessions. Lastly, three City Council presentations were made publicly viewable and recorded. These presentations, along with media reports about the Newburgh Housing Policy Report, helped to encourage residents to draft individual letter responses on draft versions of the policy framework. This final round of community input was then integrated into the report's final housing policy framework. Presented below is a summary of the findings from the community listening sessions and the survey.

Housing Survey

The Newburgh Housing Survey was administered during the months of December 2020 and January 2021. Made available online in both English and Spanish, the survey was broadly advertised on social media.

Most of the 192 respondents of the survey resided in Newburgh for more than 10 years (61%), with a large portion (36%) having lived in Newburgh from 2-10 years. By comparison, only a small percentage (3%) are new residents who have moved to the area within the last year. Almost half the respondents (48%) report that they have been residing in their current unit from between 2-5 years. Around a quarter of the residents have lived in their current unit for more than 10 years, with 16.5% reporting residing in their current unit from 5-10 years. There is a sizeable minority (9.5%) who have resided in their current unit for less than one year.

Most respondents (55%) are renters with most other respondents (38%) reporting to own their residences. It is important to note that 3% of respondents identify as homeless with 4% reporting that they live in some other housing situation like room sharing. There are numerous complaints from residents about the conditions of their housing with 47% of respondents reporting deterioration in their building façade, 44% reporting plumbing issues and 41.5% reporting electrical problems. Just over 40% report poorly maintained yards around their housing units. Almost 39% of respondents report the presence of mold within their units with 21% reporting poor ventilation. Around a quarter of respondents claim that their units have insufficient heating (28.5%) and a lack of air conditioning (24.5%). Many residents report a host of upkeep issues such as broken fixtures or appliances (29%), broken or missing windows (24%), and deteriorated steps. Interestingly, only 11% of respondents claim that their landlord was unreachable, but 16% report harassment from their landlords.

Almost 42% of residents report increased housing costs of less than 10%, and 39% of residents report increases of between 10-20%. Just over 19% report monthly housing costs increases of over 20%. These increases put a burden on many residents' financial position, with many residents (43%) reporting spending more than 40% of their income on housing costs. Just over 23% of respondents report between 30-40% of their income going to housing costs and 33% spend less than 30%.

Rental costs (40%) and property taxes (20%) create the largest economic challenges for residents of Newburgh. An overwhelming 77% of respondents report that they may leave the community because of housing costs. About 29% of respondents would like to move to another housing unit within Newburgh and 31% would like to find housing outside of the city. About half of the respondents are searching for single family houses. More than 85% of respondents are looking for apartments of various sorts, with 7.5% looking for studios, 20% looking for one bedrooms, 32.5% looking for two bedrooms, and 24.5% looking for three-bedroom units. About 40.5% of respondents would prefer to own and live in their own housing, while a smaller proportion (33%) are fine with renting.

Most residents report experiencing issues with their neighborhood including the presence of abandoned buildings (53%), deteriorated buildings (59.5%), and poor maintenance (51%). Crime is a large concern (55%) as well as the danger posed by high traffic volumes and reckless driving (45%). Employment opportunities (43%) are also reported to be a major challenge with a lack of educational opportunities (16%) compounding these issues. Respondents also observe an insufficient level of neighborhood resources including a lack of parking places (41.5%), lack of grocery stores (27%), lack of open space (21%), lack of community space (21%), and insufficient retail stores (28.5%).

Community Listening Sessions

The Leviticus Fund, in partnership with Kevin Dwarka LLC and Pace Land Use Law Center conducted four community listening sessions in September 2020. Stakeholders, community organizers, the City, and others assisted in promoting the event online and through email distribution. Below is a record of the housing needs that residents raised during the sessions. Housing needs have been grouped into four topic areas: (1) Housing Conditions (2) Housing Affordability (3) Housing Supply and (4) Neighborhood Vitality

Housing Conditions

- Apartments may still have lead paint thereby creating a health concern for families.
- The quality of affordable housing matters. The condition can be inhumane.
- Some folks say we have plenty of affordable housing, but the quality of this housing is paramount.
- Some housing is still in need of mold and lead abatement.
- Newburgh is clear on the responsibility of landlords to meet inspection requirements. Unfortunately, code enforcement can lead to condemnation, thereby leaving people homeless.
- People often fail to report situations that are condemnable because they do not want to lose their home. Fear of losing one's home is a reality of high-cost burdens.
- Working with outside contractors is not good. Residents need to be more involved with any housing put up.
- There is a decline in a landlord's ability to find renters with an income level appropriate for a property they want to rent.
- Employed applicants attempting to lease available housing units may not make enough money to be a safe rental prospect to the landlord.

NEWBURGH HOUSING NEEDS ASSESSMENT

- Under the current way that housing courts work, landlords are restricted in dealing with people who do not pay their rent. These tenants may include residents who may be low-income, but they may not qualify for rental assistance.
- Tenants face repercussions from landlords because they complained about housing conditions.
- The City of Newburgh has a set of regulations that plumbing and electrical work be done by a limited supply of contractors.
- There are challenges around preservation and new development. We need to preserve housing units but the changing market dynamic in Hudson Valley is driving up sales and rental prices.
- Code enforcement is an issue.
- Property managers are disregarding the newly adopted tenant protection laws. These laws are in effect, but they need to be used effectively.
- Residents do not have sufficient access to the courts to address housing condition concerns.
- There is a disconnect between landlords and renters. With poverty, there is sometimes this perception that landlords only do the bare minimum with regard to maintenance and upkeep, justifying lower standards on the basis that the housing is cost assisted. With rental assistance, the landlord may actually be getting the equivalent of fair market value for the rent but not providing fair market amenities.
- It is difficult to get in touch with landlords.
- Landlords own properties but they do not live in Newburgh.
- Buildings have leaks that need to be patched up and faucets that need to be replaced.
- There is a need for extermination.
- It is hard to get a landlord to accept temporary assistance as payment for rent.
- Landlord refuses to make repairs on plumbing (frozen pipes).
- Tenants do not have a place to turn to for legal advice and do not qualify for the legal services that are provided for low-income residents.
- Newburgh does not really have tenant associations.
- We may have information and data via Building Blocks but there needs to be education to make sure the data leads to actual physical improvements.

Housing Affordability

- People renewed their leases and rents went up but that was not supposed to be done.
- A lot of people searching for housing experience financial troubles paying for the application fee and security deposits.
- It is hard for housing seekers to find one-bedroom apartments at the fair market rent that they can afford.
- Finding low-income housing is hard.
- Keeping up with high taxes creates a burden for both property owners and renters.
- High taxes lead to deterioration of housing conditions.
- Renovations can lead to existing tenants to be priced out of that unit. They are no longer eligible for them.
- Housing is expensive.
- So many people are applying for low-income housing, but they fail to qualify in terms of income requirements and then left with nothing.
- Landlords insist upon a certain level of income.
- The fee to fill out a housing application is a barrier.
- Landlords are not after evicting people, but they are after their rent.

NEWBURGH HOUSING NEEDS ASSESSMENT

- The housing market is hot and there is a drive for housing stock in our area right now.
- There is no easy path to go from being a renter to becoming a homeowner (like coops or land trusts) without incurring all the costs of homeownership.
- Real impediment to affordability and homeownership is property taxes which can be as high as the mortgage and make it harder to rent out at affordable levels.
- Because homes are being purchased and then rented out, rents are astronomical. People cannot afford even renting home.
- 1BRs are \$1200 and up.
- Rents are high. They are Westchester rents. I can get an apartment for \$1100, but it may not be quality housing.
- Rent is rising even in senior citizen homes.
- Rent is rising by \$45 with each renewal.
- Senior housing stops being senior housing, forcing seniors to have to move in with their children.
- There is a migration of folks coming from New York City, and that is who landlords want to rent today.
- The volumes of people moving up and having cash readily available is astonishing.
- Lower income, middle-income households are challenged in obtaining first time home.
- Income level have either stayed flat or declined, and yet the cost of housing rises with rising fees, taxes, burdens in terms of compliance with ever changing regulations, making for a more complicated more charged relationship with those who want housing and those that are supplying housing.
- Renters need to understand that the cost of maintenance is horrendous for landlords. Plumbing is the highest cost of maintaining properties, especially 100-year-old properties. A renter may be employed and not pay rent in spite of receiving federal assistance. The landlord still has to pay water, taxes, school taxes. Landlord meets these costs by using retirement income.
- There is a high cost of houses because of gentrification.
- Residents with housing vouchers have housing voucher units have faced astronomical rent increases.
- There is a long-standing issue with affordability and pushing people out of their homes.
- Public utility rates are rising in Hudson Valley.
- There are intimidation tactics in which landlords attempt eviction without due process. Legal services may not find a resolution.
- Even if you grew up in Newburgh your whole life, you cannot find an apartment.
- There is a cycle in which roads get fixed up, housing costs rise, and people who have been in the community for a while get pushed out.
- New management companies are taking over properties in Newburgh. They are making apartments affordable but requiring prospective tenants to make considerably more than the rent and have high credit score.
- There is a certain stigma attached to affordable housing that is hard for us to name. It makes it hard for us to have a broader policy conversation. There are various needs for affordable housing. We need a framework that lays out those needs.
- There is a wide gap between Orange County AMI and Newburgh's AMI.
- The restrictions and rules with low-income housing are problematic. If a resident of a low-income housing unit makes more money, they may end up being penalized by having to pay more.

NEWBURGH HOUSING NEEDS ASSESSMENT

- The way landlords evaluate credit position and the application fee are barriers to housing.
- Some can only afford to rent rooms rather than a whole apartment.
- Abuse directed toward undocumented community is atrocious – residents are being charged for utilities they are not even using.
- Landlords overcharge undocumented residents by demanding security deposit, first month rent, last month rent.

Housing Supply

- The lack of small affordable units makes it challenging for singles and couples.
- We also need 2/3 bedrooms as well.
- There is a need for homeownership and affordable homeownership. The state is proposing a new source for homeownership that could perhaps be used in Newburgh.
- There is a challenge of making housing accessible for seniors and homeowners.
- Rental units are needed.
- Aging in place is hard.
- There is a lack of housing stock.
- There is not enough low-income housing.
- The burden on meeting regional housing needs is on Newburgh.
- There is lack of transparency in trying to obtain affordable buildings from the City of Newburgh.
- The City's disposition of City-owned properties does not let residents invest in homes in the way that they can.
- There is confusion in the process of obtaining and upholding a City-owned property.
- There is an 18-month requirement for renovating a City-owned building once acquired by a resident. This renovation can be hundreds/thousands of dollars.
- Non-profit organizations do not pay taxes.

Neighborhood Vitality

- The physical condition of streets is getting better.
- The City of Newburgh is helpful with the land use approval process.
- There are challenges of finding property owners of vacant property. This has been a challenge with our scattered site development.
- Landlords may have multiple LLCs and have a lot of land. We need to know which LLCs are attached to which person. We need to know who is responsible for taking care of the housing stock.
- Homeowners have challenges in keeping up their homes (putting on a roof, painting, etc). The City is not offering sufficient support for renovation.
- We have missed the boat on ensuring diverse housing.
- Need better transportation for seniors, including ways for seniors to get out on Sundays and need better communication with seniors on infrastructure upgrades
- In the school district, we see a lot of children who are homeless. They have had to get up early in the morning to be bussed into Newburgh from outside areas. The impacts of homelessness on family and children have been incredible.
- People have been here for generations and now they cannot afford to live here. This is a social emotional aspect that we have to address when we talk about housing security. We need to focus more on children and families.
- As much as we need affordable housing and jobs, we need wrap around services.
- Grocery stores are too far away and hard to reach by public transportation.

NEWBURGH HOUSING NEEDS ASSESSMENT

- It is hard to get back and forth to Beacon.
- There is lots of turnover in the City of Newburgh.
- It is hard to get to employment opportunities through public transportation.
- There is no major corporate employer.
- There is not too much of a chance of people breaking into middle class, so you have to provide working class housing.
- We have to grapple with the legacy of urban renewal and segregation.
- Redlining is still happening and still going on.
- There is straight up discrimination in housing.
- Landlords refuse to rent to a single mother with low income.

The City of Newburgh

Throughout the year-long planning process, the City of Newburgh's Department of Planning & Development played an active role in helping the project team document housing needs by providing relevant documents, reviewing draft versions of the housing needs assessment, and connecting the project team to relevant department heads.

Newburgh City Council

Throughout the project, Newburgh's City Council was regularly informed of progress on the housing needs assessment and early versions of the Newburgh Housing Policy Framework. The project team conducted stakeholder interviews with most members of the Council. In addition, the project team appeared before Council at a work session held on April 8th. At this meeting, the preliminary policy themes, goals, and actions were presented to the Council with an invitation to them to provide further feedback and suggestions for improving the policy framework. The project team again appeared before Council on May 15th as part of a formal housing summit in which the Council Members reviewed the proposed housing policy actions and undertook an exercise in prioritizing them for future consideration.

The Newburgh Housing Coalition

The project team regularly attended the monthly housing coalition meetings, provided updates, made formal presentations, and collected feedback from coalition members on the plan's draft documents. The Coalition also played an active role in helping to distribute information from the Newburgh Housing Policy report to the broader community while also promoting the community listening sessions and housing needs survey.

Housing Stakeholders

Although the Newburgh Housing Coalition includes representation from a wide constellation of housing stakeholders, the project team also conducted extensive interviews with housing providers, both non-profit and private housing developers, community organizations, and representatives from Orange County. Two cycles of roundtables were held for housing stakeholders, one in August 2020 that was focused on housing needs assessment and a second cycle in March 2021 that was focused on reviewing draft housing policies. In addition, the project team attended special organizational meetings hosted by the Newburgh Strategic Economic Development Advisory Committee and the Newburgh Human Rights Commission.

SECTION III: EXISTING HOUSING POLICIES, PROGRAMS AND PROJECTS

This section summarizes some of the major policy frameworks, programs, and development projects that relate to housing in the City of Newburgh.

POLICIES AND REGULATIONS

Newburgh Comprehensive Plan (2008)

The housing section of the Plan-It Newburgh Sustainable Master Plan (the “Plan”) proposes solutions for a number of housing-related problems including weak housing infrastructure; absentee landlords; low homeownership rates; lack of affordability for low-income residents; stalled or nonexistent rehabilitation efforts for deteriorating structures; and lack of energy-efficient residential structures. The table below presents the Plan’s goals, targets, and strategies.

NEWBURGH PLAN-IT SUSTAINABLE MASTER PLAN HOUSING GOALS (2008)		
GOAL	TARGETS	STRATEGIES
#1: A continuum of housing opportunities, in terms of form, balance of ownership and rental and affordability will be provided and maintained to meet the present and future needs of residents. This continuum will include emergency and transitional housing, supportive housing, housing that meets the needs of individuals with all forms of mental, physical, and/or social special needs, public housing, affordable and market-rate housing.	<p>1. By 2009 the City will develop a ‘Continuum of Housing Plan’ which will be reviewed and revised every three years and, at minimum, will address the following:</p> <ul style="list-style-type: none"> -Current inventory of housing by affordability, type and scale. -Targets for ensuring on-going and continuing supply of varied housing options to meet the current and future needs of residents. <p>2. By 2010 the City will adopt a program which includes recommendations, incentives and requirements, to encourage development which addresses visitability and accessibility for the disabled.</p> <p>3. By 2016 no citizen of the city will be unsheltered except those individuals unsheltered by choice.</p> <p>4. A complete continuum of housing will be achieved by 2020.</p> <p>5. By 2020 approximately 10% of each census tract will contain permanent affordable and special needs housing opportunities.</p>	<p>1. Develop a Housing Consortium to assist in meeting the goals of the Continuum of Housing Plan, whereby the members of the consortium represent all levels of the Housing Continuum.</p> <p>2. Facilitate re-use of vacant, abandoned, tax delinquent and publicly owned properties to support the continuum of housing within areas designated for residential and/or mixed-use development. This shall include instances where land assemblages of City owned properties and residences on the market can be achieved.</p> <p>3. Provide assistance to interest groups, special needs groups, non-profit groups and the private sector to provide housing opportunities at each level of the housing continuum. Such assistance will include technical assistance, incentives and partnership arrangements.</p> <p>4. Develop an Accessibility/Visitability Program with input from the local design, construction and development community as well as members of the disabled community and their advocates that include required and recommended practices and incentives that are intended to improve access for individuals with disabilities.</p> <p>5. Seek educational programs and pursue grants that further efforts to meet the City’s continuum of housing needs.</p> <p>6. Advocate for continued supportive services provided by Orange County for individuals with special needs that place them at risk of homelessness.</p>

NEWBURGH PLAN-IT SUSTAINABLE MASTER PLAN HOUSING GOALS (2008)		
GOAL	TARGETS	STRATEGIES
		<p>7. Continue participating in the Orange County Continuum of Care Consortium.</p> <p>8. Explore the introduction of inclusionary zoning measures in larger development projects based on recommendations from the 'Continuum of Housing Plan'</p> <p>9. Promote the Fair Share Housing Doctrine to ensure equal access to housing opportunities is available throughout the city.</p>
#2: Newburgh's housing landscape supports the city's vision as a pedestrian friendly, livable, high quality and fully integrated community which is in harmony with the natural and cultural environment.	<p>1. By 2011 the size and number of zoning districts is balanced to accommodate all types of land use, including mixed-use development.</p> <p>2. By 2012 the City will develop a transportation plan that supports the city's vision for integrated neighborhoods by providing a variety of options regarding modes of transportation.</p>	<p>1. Encourage a variety of housing and mixed-use developments that aims to establish a balance between regional and community needs.</p> <p>2. Provide flexible zoning and land use ordinances that support a walkable, livable, high quality and fully integrated community (i.e., smart growth, new urbanism and sustainability principles). These modifications shall follow the adoption of the land use plan.</p> <p>3. Encourage development that efficiently uses sewer, water, transportation and all other infrastructure.</p> <p>4. Promote mixed use development to increase opportunities for working at home, living close to work and to encourage walking and cycling for local travel needs.</p> <p>5. Develop strategies that enable the housing landscape to maximize the protection and enhancement of the natural environment.</p>
#3. The existing stock of housing will be conserved, maintained, replenished and expanded. New housing supply will be encouraged through intensification and infill that is consistent with this Plan and architecturally	<p>1. The future land-use plan in 2009 shall assess where residential development can be accommodated at increased densities in appropriate areas.</p> <p>2. The 2010 Census reflects the upward population trend experienced</p>	<p>1. Areas for mid to high density infill development are identified based on their proximity to the Broadway Corridor and ability to bring vitality to the business district.</p> <p>2. Develop a comprehensive historic preservation strategy to address the economic, educational and housing impact of historic preservation.</p>

NEWBURGH HOUSING NEEDS ASSESSMENT

NEWBURGH PLAN-IT SUSTAINABLE MASTER PLAN HOUSING GOALS (2008)		
GOAL	TARGETS	STRATEGIES
sensitive to the surrounding environs.	<p>in 1990 and 2000, signifying increased investment in the City of Newburgh.</p> <p>3. By 2014 the number of vacant residential buildings in the City will be reduced by 75% from end of the year 2007 figures.</p>	<p>3. Revisit and, if appropriate, redefine the boundaries of the historic district in order to reassess properties and neighborhoods.</p> <p>4. Provide support for rehabilitation of homes in the Historic District by marketing the New York State Historic Homeownership Tax Credit program</p> <p>5. Ensure the maintenance and rehabilitation of existing housing stock through the enforcement of the City of Newburgh Zoning Ordinance. This shall not preclude the demolition of existing housing that has deteriorated to the point where it represents an irremediable safety or fire hazard.</p> <p>6. Create a "Youth Build Newburgh Campaign" to partner Newburgh's most at risk youth population with the trade unions to fast track their education and mentoring in the trade occupations.</p> <p>7. Develop innovative ownership alternatives to fee-simple homeownership and for-profit rentals, such as community land trusts, limited-equity condominiums and cooperatives.</p> <p>8. Encourage organizations to start home rehabilitation programs to combat abandoned and neglected property issues.</p>
#4: Harmonious uses are permitted within the city to increase efficiency and affordability for people to redevelop property consistent with the intent of this plan.	<p>1. By 2010 the zoning ordinance and other city land use regulations have been revised to facilitate rehabilitation of housing and other buildings.</p> <p>2. By 2008 design guidelines for the City's Historic and Waterfront Districts have been drafted and adopted.</p> <p>3. By 2008 the city's development approvals process is coordinated and explicit in order to facilitate construction efforts in the City.</p>	<p>1. Flexible codes and a more efficient permit process promote affordable housing and the redevelopment of historic properties.</p> <p>2. Revise zoning to support the subdivision of units that may cause economic hardship as solely single-family homes.</p> <p>3. Amend zoning to encourage consideration of a mix of housing types, density, and scale.</p> <p>4. Develop educational tools for property owners within the Historic District to understand the economic value of historic preservation and the approvals process involved in the rehabilitation of historic properties.</p> <p>5. Implement an educational and outreach program for property owners to understand and navigate the public approvals process (i.e., Architectural Review Commission, Zoning Board of Appeals).</p>

NEWBURGH HOUSING NEEDS ASSESSMENT

NEWBURGH PLAN-IT SUSTAINABLE MASTER PLAN HOUSING GOALS (2008)		
GOAL	TARGETS	STRATEGIES
#5: Assure long-term availability of affordable housing opportunities.	1. By 2010 the City has explored adopting affordable housing provisions into the ordinance which will establish a mechanism for creating and supporting permanently affordable housing opportunities.	<p>1. Take action to create housing units that are permanently affordable through the support of a Community Land Trust, cooperative housing, and other forms of local ownership.</p> <p>2. City owned properties, and properties that have been returned to the City by people who have failed to renovate the properties (the ‘reverters’) can be transferred to the Community Land Trust and other housing organizations to provide the housing units needed for permanent affordability.</p> <p>3. Explore options and create housing units that are permanently affordable through the use of methods including but not limited to inclusionary zoning ordinances, Community Land Trust, cooperative housing and other forms of local ownership.</p> <p>4. Assist non-profit housing providers to locate and acquire housing in neighborhoods where affordable housing is limited.</p>
#6: Empower residents to purchase and retain private market homes.	1. By 2040 70% of all single-family housing units will be owner occupied; 60% of all two-family homes will be owner occupied; 50 % of all three and four family dwellings will be owner occupied.	<p>1. Support home ownership for the working poor through programs in higher education and job creation that increases individual income.</p> <p>2. Provide incentives for existing landlords to implement rent to own programs for their tenants.</p> <p>3. Support a program in coordination with private and public employers to encourage employees to purchase homes in the city through grants, mortgage assistance program, or the sale of city properties (i.e., to St. Luke’s Hospital & Mount St. Mary’s homebuyer assistance program).</p> <p>4. Provide financial and technical support for the renovation of both rental housing and owner-occupied homes for income eligible residents.</p> <p>5. Expand the availability of Spanish language information about housing policy, programs, and opportunities.</p> <p>6. Build the capacity of nonprofit organizations engaged in housing and related services and/or community development through investments targeted at increasing their financial or professional capacity.</p>

NEWBURGH HOUSING NEEDS ASSESSMENT

NEWBURGH PLAN-IT SUSTAINABLE MASTER PLAN HOUSING GOALS (2008)		
GOAL	TARGETS	STRATEGIES
#7: All residents of Newburgh have safe, energy efficient homes that support preservation and sustainability of public health and the environment.	<p>1. By 2011 the City will adopt a program which includes requirements, recommendations and incentives to encourage the development of 'green' buildings.</p> <p>2. By 2015 the number of health and safety code violations pertaining to residential housing will be reduced by 10 compared to the number of violations in 2006.</p> <p>3. By 2015 the City of Newburgh will be recognized nationally as a city which integrates green building design principles with historic preservation.</p> <p>4. By 2020 the amount of fossil fuel consumed for residential heating in the City of Newburgh will be reduced by 20%.</p>	<p>1. A Green Building Program will be developed with input from the local design, construction and development community. The Program will include required and recommended practices and incentives that are intended to reduce life-cycle environmental impacts associated with the construction and operation of residential, commercial and municipal developments and major renovation projects in the city.</p> <p>2. Support the use of HOME, low-income housing tax credits and other applicable programs to stimulate rehabilitation of housing that are currently in a substandard condition.</p> <p>3. Work with private financial institutions to implement programs for Energy-Efficient Mortgages and Location – Efficient Mortgages encouraging homeowners to save energy and reduce commuting costs where possible.</p> <p>4. Implement an educational and outreach program to encourage energy efficiency practices. This will include the promoting of a shift to sustainable construction and development through leadership and partnerships.</p>
#8: Encourage and support housing development through a coordinated effort from all levels of government which implements a range of strategies including effective taxation, regulation, administrative policies and incentives.	<p>1. Recognizing housing as a regional issue, by 2011 the City will present the 'Continuum of Housing Plan' to the County to facilitate discussion regarding regional housing issues and enable the city to meet the goals of this plan.</p>	<p>1. Advocate for the establishment of an inter-municipal task force to develop joint policies and initiatives which address the housing needs of the area.</p> <p>2. Assist the County in the coordination of the Inter-municipal Task Force as a forum for sharing information on local housing strategies, identifying potential conflicts and developing ways to ensure that local housing plans effectively address current and future housing needs.</p> <p>3. Advocate for the development of a fair share housing strategy that supports the city's ability to meet the goals of this plan.</p> <p>4. Identify ways to work cooperatively with the County to deconcentrate low-income housing and help families move from subsidized housing to non-subsidized housing.</p>

Newburgh Zoning Code

Newburgh is made up of 12 traditional or form-based zoning districts, all of which govern land use development in the city, and 4 overlay districts. As noted in the tables below, almost all of the traditional and form-based districts permit residential usage, and all four of the overlay districts exist at least partially on top of traditional or form-based districts where residential use is permitted.

NEWBURGH HOUSING NEEDS ASSESSMENT

Zoning Districts in Newburgh		
Zoning Code	Summary Description of Zoning Code	Residential Uses Permitted
Traditional zoning districts		
R-1	Single-Family District	Yes
R-Low	Residential - Low-Density	Yes
R-Med	Residential - Medium-Density	Yes
R-High	Residential - High-Density	Yes
PO	Planned Office District	?
CD	Commercial District	Yes
CDD	Conservation Development District	Yes
IND	Industrial District	No
Form-based districts		
BC	Broadway Corridor	Yes
DN	Downtown Neighborhood	Yes
WG	Waterfront Gateway	Yes
PWD	Planned Waterfront District	Yes
Overlay districts		
EEH	East End Historic District Overlay	Yes
CTA	Colonial Terraces Architectural Design District Overlay	Yes
WPO	Waterfront Protection Overlay	Yes
NC	Neighborhood Commercial Overlay	Yes

Source: City of Newburgh Zoning Code

NEWBURGH HOUSING NEEDS ASSESSMENT

Types of Housing Permitted

Presented below are the types of housing units that are permitted in the Newburgh zoning districts permitting residential use.

Type of Housing Units Permitted in Newburgh Zoning Districts											
Residential Use	R-1	R-Low	R-Med	R-High	CD	NC	CDD	BC	DN	WG	PWD
Apartment house			P*	P		P*	P*	P	P*	P*	P*
Four-family dwelling			P	P*		P*	P*	P	P*	P*	P*
Two- or three-family dwelling		P*	P	P			P*	P	P	P*	P*
Row or attached dwelling (townhome)		P*	P				P*		P	P*	P*
Two-family detached dwelling		P*	P	P			P*		P	P*	
One-family detached dwelling	P	P*	P	P			P*		P	P*	P*
Residential care facility			S	S			P*	P	P	P*	P*
Cooperative house		P	P	P				P	P	P*	P*
Accessory apartment	A;S	A	A	A							
Bed-and-breakfast		A;S	A;S	A;S			A;S	A;S	A;S	A;S	A;S
Short-term in-home lodging	A;S	A	A	A			A;S	A	A	A	
Boardinghouse		S	S								
Customary home occupation		A;S	A;S	A;S			A;S	A;S	A;S	A;S	A;S
Rooming house					S			S	S	S	S
Mixed use with residential			P*	P*				P*	P*	P*	P*
Live/work			P*	P*				P*	P*	P*	P*

Note: P stands for permitted; P* stands for permitted, subject to plan review; S stands for permitted by special use permit; A stands for permitted as a use accessory.

NEWBURGH HOUSING NEEDS ASSESSMENT

Dimensional Standards for Single Family and Low-Density Residential Districts

The table below summarizes the dimensional standards for residential development within Newburgh's Single-Family District (R-1) and Low-Density Residential District (R-Low):

Newburgh R-1, R-Low Districts: Schedule of Bulk, Area and Parking Regulations											
Use	Use Type	Min. Area Lot (ft²)	Min. Lot Width (ft.)	Min. Lot Depth (ft.)	Min. Front Yard (ft.)	Min. Side Yard Each (ft.)	Min. Rear Yard (ft.)	Max. Height (stories)	Max. Height (ft.)	Max. Lot Coverage (%)	Off-Street Parking Required (number of spaces)
One-family detached dwelling; two- or three-family dwelling (new construction)	P*	2,500	25	95	15	10	20	3	40	30%	2 per dwelling unit
Row or attached townhouse	P	2,500	25	95	10	5	20	3	40	40%	1 per dwelling unit
Two- or three-family dwelling within a preexisting building	P*	2,500	25	95	15	10	20	3	40	30%	2 per dwelling unit
Residential care facility	S	2,500	25	95	10	5	20	3	40	30%	Determined by Planning Board
Cooperative house	P	2,500	25	95	15	10	20	3	40	30%	2 per 3 bedrooms or portion thereof
Bed-and-breakfast	A;S	2,500	25	95	10	5	20	3	40	30%	1 per guest room; 1 for dwelling unit
Boardinghouse	S	3,500	30	80	10	5	20	3	40	40%	2 per 3 bedrooms or portion thereof
Home occupation/home professional office	A;S	2,500	25	95	15	10	20	3	40	30%	Dwelling unit requirement plus 1 per nonresident employee

Note: P stands for permitted; P* stands for permitted, subject to plan review; S stands for permitted by special use permit; A stands for permitted as a use accessory.

NEWBURGH HOUSING NEEDS ASSESSMENT

Dimensional Standards for Medium-Density Residential District

The table below summarizes the dimensional standards for residential development within Newburgh's Medium-Density Residential District (R-Med):

Newburgh R-Med District: Schedule of Bulk, Area and Parking Regulations											
Use	Use Type	Min. Area Lot (ft ²)	Min. Lot Width (ft.)	Min. Lot Depth (ft.)	Min. Front Yard (ft.)	Min. Side Yard Each (ft.)	Min. Rear Yard (ft.)	Max. Height (stories)	Max. Height (ft.)	Max. Lot Coverage (%)	Off-Street Parking Required (number of spaces)
Apartment house	P*	1,800 per dwelling unit	45	80	10	10	20	4	45	50%	0.75 per bedroom
One-family detached dwelling; two- or three-family dwelling (new construction)	P	2,500	25	95	10	5	20	3	40	30%	2 per dwelling unit
Row or attached townhouse	P	2,500	25	95	10	5	20	3	40	40%	1 per dwelling unit
Two-, three-, or four-family dwelling within a preexisting building	P	2,500	25	95	10	5	20	3	40	30%	1 per dwelling unit
Residential care facility	S	2,500	25	95	10	5	20	3	40	30%	As determined by Planning Board
Cooperative house	P	2,500	25	95	10	5	20	3	40	30%	2 per 3 bedrooms or portion thereof
Bed-and-breakfast	A;S	2,500	25	95	10	5	20	3	40	30%	1 per guest room; 1 for dwelling unit
Boardinghouse	S	3,500	30	80	10	5	20	3	40	40%	2 per 3 bedrooms or portion thereof
Home occupation/home professional office	A;S	2,500	25	95	10	5	20	3	40	30%	Dwelling unit requirement plus 1 per nonresident employee
Live/work	P*	2,500	25	95	10	5	20	3	40	40%	2
Nursing home	S	15,000	100	150	0	10	20	6	60	55%	1 per 4 beds, or as determined by City Planning Board

Note: P stands for permitted; P* stands for permitted, subject to plan review; S stands for permitted by special use permit; A stands for permitted as a use accessory.

NEWBURGH HOUSING NEEDS ASSESSMENT

Dimensional Standards for High-Density Residential District

The table below summarizes the dimensional standards for residential development within Newburgh's High-Density Residential District (R-High):

Newburgh R-High District: Schedule of Bulk, Area and Parking Regulations											
Use	Use Type	Min. Area Lot (ft²)	Min. Lot Width (ft.)	Min. Lot Depth (ft.)	Min. Front Yard (ft.)	Side Yard Each (ft.)	Min. Rear Yard (ft.)	Max. Height (stories)	Max. Height (ft.)	Max. Lot Coverage (%)	Off-Street Parking Spaces Required
Apartment house	P	500/unit	30	70	0	10	20	6	60	55%	0.75 per bedroom
Two-, three-, or four-family dwelling within a preexisting building	P	2K	20	70	0	5	20	4	45	55%	As determined by City Planning Board
One-family detached dwelling; two- or three-family dwelling (new construction)	P	2K	20	70	0	5	20	3.5	45	55%	None
Residential care facility	S	2K	20	70	0	5	20	4	45	55%	0.33 per bedroom (or as determined by City Planning Board)
Cooperative house	P	2K	20	70	0	5	20	4	45	55%	None
Bed-and-breakfast	A;S	2K	20	70	0	5	20	4	45	55%	1 space per guest room (in addition to those required for dwelling unit)
Home occupation/home professional office	A;S	2K	20	70	0	5	20	4	45	55%	0.33 per nonresident employee, in addition to dwelling unit requirement
Live/work	P*	2K	20	70	0	5	20	4	45	55%	2
Hotel/motel	P*/P	7.5K	75	100	0	20	20	4	45	60%	1.0 per room, plus parking for accessory uses
Nursing home	S	15K	100	150	0	10	20	6	60	55%	1 per 4 patient beds, or as determined by City Planning Board

Newburgh Fair Housing Policy

The City of Newburgh does not have an updated fair housing law or a system for enforcing local, state, or federal fair housing laws. Adopted in 1983, Section 38 of the Newburgh City Code establishes a city policy for providing fair housing. The code renders unlawful discriminatory practices on the basis of race, color, religion, sex, or national origin. However, the code does not reflect the evolution of federal and state fair

housing laws to include a wide spectrum of protections that render illegal discrimination based upon the above factors but also other ones including family status (children under 18 in a household), disability (mental or physical), creed, age, sexual orientation, marital status, military status, gender identity or expression, and source of income.

In 1991, Newburgh's City Council established the Human Rights Commission. The Commission does not maintain a dedicated office within the City of Newburgh, investigate complaints, conciliate or mediate cases.

PROGRAMS

Social Service Programs

The City of Newburgh does not provide direct social services. Instead, services are largely provided largely from non-profit organizations, often in coordination with Orange County Social Services Department. However, City of Newburgh residents form a significant proportion of the social service clients in Orange County. Moreover, the City of Newburgh is eligible as an entitlement community for federal funding programs such as the Community Development Block Grant or monies disbursed under the CARES Act. Service providers in Newburgh include:

- Orange County's Economic Independence Division: provides financial assistance to families and individuals through a range of programs including Medicaid, SNAP, Temporary Assistance, and Home Energy Assistance Program.
- Orange County Social Services Department: provides childcare assistance to low-income parents receiving public assistance
- Catholic Charities: provides case management services, substance abuse counseling, and mental health services at its Newburgh clinic.
- Newburgh Interfaith Project Life: provides case management and childcare for clients in transitional housing as well as clients who have transitioned into permanent housing through the Rapid Rehousing program.
- Cornerstone Family Healthcare: provides healthcare to patients regardless of their ability to pay.
- Newburgh Ministries: provides case management services to clients housed at Winterhaven homeless shelter; provides peer coaching to help low-income individuals and families build economic resiliency through the Fragile Economies Project supported by the Empire State Poverty Reduction Initiative; operates mobile medical services in partnership with Cornerstone Family Medical Center; operates a hospitality center providing counseling, daycare services, and phone access.
- Independent Living / Independent Home Care: provides supports and services to individuals and families including physical health, mental health, substance use disorder, and developmental challenges.

NEWBURGH HOUSING NEEDS ASSESSMENT

- Fearless Hudson Valley: aids victims and survivors of interpersonal violence, human trafficking and sexual violence, and other types of crime victimization.
- RECAP: provides wide range of social services including assistance securing public benefits; obtaining personal documents; managing re-entry of formerly incarcerated persons into society; and operates a youth anti-violence program. Also provides employment support and training including resume writing, job readiness and training, post-employment services, and job development.
- Safe Harbors of the Hudson: provides supportive services to tenants of a supportive housing project on Broadway.

Homeless Programs

The City of Newburgh's homeless population can access housing through Orange County's Department of Social Services and a network of several non-profit organizations. Services include:

- The Housing Resource Center: A collaborative effort of the Orange County Department of Social Services and Catholic Charities of Orange, Sullivan, and Ulster. the Center helps people experiencing an emergency housing situation locate housing options and manages an after-hours hotline.
- Newburgh Interfaith Project Life: Operator of transitional housing shelter and permanent housing (184 First Street) for low-income single parents with one child; assistance in placing clients in permanent housing through Rapid Rehousing Program.
- Newburgh Ministries: Operator of the 19-bed Winterhaven transitional housing facility (9 Johnston Street) and a 31-bed warming station (104 South Lander Street) that is owned by the City of Newburgh; there are no other warming stations are located within the City of Newburgh.
- Perfect Room RJR LLC: Single-room occupancy hotel (222 Broadway)

Newburgh's homeless facilities have reached capacity. When there is not room at an available shelter, Orange County will opt to place a homeless individual in a motel. Expanding the total number of beds in Newburgh as well as an expansion of the Rapid Rehousing program could help reduce the number of unsheltered people in the City and permanently end the cycle of homelessness experienced by the City's most vulnerable populations.

Eviction Prevention Programs

One of the greatest contributors to homelessness is the eviction of a tenant who lacks the financial resources and personal relationships to find alternative shelter upon the loss of a home. The anticipated suspension of COVID-related moratoriums on eviction claims is widely expected to introduce a new set of vulnerabilities for low-income residents unable to pay their rent. Three pathways to preventing eviction are (1) financial counseling (2) rental assistance and (3) legal representation.

Newburgh Ministries provides financial counseling through the Fragile Economies Project. However, there is no other client-based eviction prevention program provided within the City of Newburgh. The

NEWBURGH HOUSING NEEDS ASSESSMENT

Newburgh Housing Authority does not provide a Family Self-Sufficiency Program, a federally funded program that is aimed at removing dependency on public assistance as well as averting evictions.

Rental assistance is provided by Orange County Department of Social Service. The recent award of \$500,000 to the City of Newburgh under the CARES Act includes money for rental assistance to prevent eviction and homelessness.

Legal representation and mediation services for tenants facing an eviction claim is provided by the non-profit organization Legal Services of Hudson Valley. However, the organization's services are limited in scope due to capacity constraints. No other organization in Newburgh provides free legal representation or mediation services in an eviction claim.

Housing Choice Voucher Program

Newburgh Housing Authority manages the Housing Choice Voucher Program. This program provides housing assistance to eligible low- and moderate-income families. This program enables families to obtain decent, safe and sanitary housing by subsidizing a portion of each tenant's monthly rent. This subsidy is paid directly and promptly to the property owner on a monthly basis. Any type of private rental housing that meets applicable health, safety and habitability standards is eligible. Single-family dwellings, high-rise buildings, townhouses, and congregate housing units are eligible.

Newburgh Housing Authority calculates the amount of assistance each family receives. The level of assistance is based on family size and income. A family is expected to pay approximately thirty (30) percent of its income towards rent. When a family finds a unit and signs a lease, the Newburgh Housing Authority signs a Housing Assistance Payments Contract with the owner. Each month the Newburgh Housing Authority makes housing assistance payments directly to the owner. Vouchers may be used in the City of Newburgh, the Town of Newburgh, and parts of New Windsor.

Community Capital Affordable Housing Remediation Fund

In 2015, in order to encourage developers to invest more readily in building remediation in Newburgh, Community Capital New York, through their Feasibility Fund and in partnership with the City of Newburgh and the Newburgh Land Bank, launched a Remediation Fund. The Fund's first initiative was to provide loans of up to \$5,000 to developers to put towards the costs of lead and asbestos inspections for residential properties in need of rehabilitation. If the inspections found that rehabilitation of the property would be financially infeasible, the loan would be forgiven; if the inspections find that rehabilitation of the property for the purpose of developing affordable residential units is feasible, then developers would repay the loan at the close of construction financing.

The second initiative of the Remediation Fund was its Remediation Grants, which would be given to buildings found after inspections to not be economically viable but still structurally or culturally important to area redevelopment. The maximum amount for remediation grants would be determined by Community Capital, in consultation with community leaders. Properties eligible for loans or grants were those located in an area bounded by South Street, Broadway, Liberty Street, or Carpenter Street; priority will be given to properties on North Miller Street, Lutheran Street, and Lander Street. All affordable housing units developed with the help of the Remediation Fund would be reserved for households at or below 80% AMI.

In order to ensure not only adequate funding but also adequate experience in the realm of affordable housing development, the initiative partnered with both private and non-profit organizations. Its lead sponsor was J.P. Morgan Chase & Co. Other participating sponsors include Walden Savings Bank, Orange County Trust Company, Hudson Valley Federal Credit Union, KeyBank, M&T Bank, and TD Charitable Foundation.

PROJECTS

Alembic's 2 Montgomery Street Proposal

In response to a 2017 RFP released by Newburgh's Department of Planning and Development, Alembic Community Development proposed a plan to transform the 1.8-acre vacant parcel at 2 Montgomery Street into a residential and commercial space comprising: 84 mixed-income residential units with rents ranging from \$972 to \$3,143 per month, 56 supportive housing units with rents ranging from \$190 to \$380 per month, 18,690 square feet of commercial space (for storefronts, etc.), and rooftop gardens.

The plan also proposed restoration of the Dutch Reformed Church at 132 Grand St. in order to ultimately repurpose it as some sort of community space, as well as the rehabilitation of the long-dilapidated City Club at 120 Grand St., which would then be used as both a commercial and residential space, housing eight apartments on its upper level.

The 84 mixed-income residential units at 2 Montgomery Street were to be reserved for households earning between \$53,922 per year and \$122,980 per year, and were to be a mix of studios, one-bedrooms, two-bedrooms, and three-bedrooms. The supportive housing units were to be reserved for those in more dire need of housing and support.

In order to fund the \$70 million project, Alembic planned to partner with an assortment of federal and state programs for middle-income and low-income housing and would potentially seek a PILOT agreement starting at \$300,000 a year and rising 2 percent annually. In October 2018, Newburgh City Council voted to terminate Alembic's proposal.

Wireworks Building (109 South William Street)

The former spring factory located at 109 South William Street was purchased by the City of Newburgh in 2017. The City then put out an RFP to redevelop and repurpose the vacant building. In April 2018, Newburgh selected a proposal from BOM Newburgh LLC, a collaboration between Baxter Building Corp., 'Wichcraft co-founder Sisha Ortúzar, and design and architecture studio Mapos. The proposal outlines a \$2.7 million project that intends to turn 109 South William Street into a mixed-use building with seven bi-level loft apartments; two live/work artist studios; a 2,500 square foot commercial space for both retail and restaurant uses; an adjacent 675 square foot space that opens onto an exterior courtyard; and the BEAHIVE Newburgh, a shared community workspace with rentable suites and offices.

Mill Street Housing Mid-Broadway Project

In 2012, Newburgh approved a plan by Magnusson Architecture and Planning (MAP) on behalf of Mill Street Partners to construct 91 affordable housing units in a vacant city-owned property on Mid-Broadway. The units were to be a mix of studios, one-bedrooms, two-bedrooms, and three-bedrooms, while the ground floor of the structure was to contain office spaces and 14,000 square feet of retail space. The building was also to house a number of green initiatives, such as solar panels and a high-efficiency HVAC system. Mired in administrative delays and litigation, the project has not moved forward.

RUPCO Newburgh Progress

In March 2019, RUPCO, in partnership with Blacc Vanilla Community Foundation, Bridges of New York, Center of Creative Education, Habitat for Humanity of Greater Newburgh, and the Newburgh Community Land Bank, announced Newburgh Progress, an initiative to develop, through a mixture of new construction and revitalization of existing historic structures, 62 affordable housing units. The units are planned to be developed at 24 different Newburgh addresses in the historic East End district, in a four-block radius of Broadway, South Street, DuBois Street, and Grand Street.

Fifteen of these apartments would be reserved for households making 30% AMI; 26 would be reserved for households making 50% AMI; 10 would be reserved for those making 60% AMI; and 10 would be reserved for those making 60-70% AMI.

This initiative also aims to target and enhance community wealth-building by rehabilitating the former First United Methodist Church for community usage and by transforming a vacant school building into a community center offering job training, daycare, and community services and events. The project is expected to generate 217 construction jobs during its development and 12 permanent jobs upon its completion.

SECTION IV: SUMMARY OF HOUSING NEEDS

Based on the information presented in the preceding sections, the project team identified three core kinds of interlocking housing needs: Equity, Livability, and Vitality. These three types of needs were designated as the building blocks for drafting new housing policies, actions, and implementation steps.

EQUITY NEEDS

The quantitative data on housing cost burden levels in tandem with information collected from residents through the survey and community listening sessions highlights the degree to which housing affordability is a major concern for many residents. The escalation of housing values and rents both before and during the Covid-19 pandemic have led many residents to fear that they will be displaced from their homes as a result of market pressures and the acquisition of the housing stock by newcomers and outside investors. Meanwhile, demographic data shows significant racial disparities with regard to income levels and levels of homeownership. These disparities are further compounded by the relatively limited supply of multifamily and affordable housing in Orange County, thereby creating broader spatial patterns of racial segregation with far-reaching impacts not only on housing access but also job opportunities and economic mobility. Although renters face an especially high level of challenge in finding and maintaining affordable housing, Newburgh's homeowners are also cost burdened in part because of property taxes. Given the continuing financial strain that Newburgh residents are experiencing with housing costs, a greater supply of affordable housing alongside social services, homelessness prevention, eviction prevention, and fair housing enforcement would help heal some of the enduring inequities and racial disparities that have persisted for decades. Meanwhile, proactive efforts toward diversifying and strengthening the City's tax base are essential in order to ensure that existing homeowners are not unduly burdened while also creating new pathways for local residents to become homeowners.

LIVABILITY NEEDS

In recent years, many distressed residential buildings in Newburgh have been rehabilitated and placed back into productive use as a result of redevelopment strategies undertaken by the City of Newburgh, the Newburgh Land Bank, Habit for Humanity, and RUPCO. However, the information collected from the City, stakeholder interviews, and residents suggests that habitability issues are persisting for much of Newburgh's aging housing stock. The City's efforts to improve code enforcement procedures merit continuation and expansion alongside new programs and coordination efforts that will incentivize both tenants and landlords to work collaboratively on the physical improvement of buildings.

VITALITY NEEDS

The housing needs assessment revealed the importance of linking housing policy reform with broader economic development and neighborhood revitalization initiatives. While housing cost burdens are driven in part by rising rental costs and property tax burdens, relatively low-income levels and multi-generational poverty have made it difficult for many residents to pay market rents or build wealth through homeownership. The absence of a coordinated strategy aimed at increase tax revenue from commercial development places an increased burden on residential property owners and makes homeownership more elusive for long-time renters. Advancing strategies for redeveloping Newburgh's underutilized commercial properties and devising new pathways toward affordable homeownership could help improve the vitality of the City's neighborhoods while also strengthening residents' shared sense of community, inclusion, and opportunity.